ON

THE INDIAN SECT OF THE JAINAS

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TRANSLATED FROM THE GERMAN

EDITED with an OUTLINE of JAINA MYTHOLOGY

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PREFACE

The late Dr Georg Buhler's essay *Ueber die Indische Secte der Jaina*, read at the anniversary meeting of the Imperial Academy of Sciences of Vienna on the 26th May 1887, has been for some time out of print in the separate form Its value as a succinct account of the Śravaka sect, by a scholar conversant with them and their religious literature is well known to European scholars, but to nearly all educated natives of India works published in German and other continental languages are practically sealed books, and thus the fresh information which they are well able to contribute is not elicited It is hoped that the translation of this small work may meet with their acceptance and that of Europeans in India and elsewhere to whom the original is either unknown or who do not find a foreign language so easy to read as their own

The translation has been prepared under my supervision, and with a few short footnotes Professor Buhler's long note on the authenticity of the Jaina

tradition I have transferred to an appendix (p 48) incorporating with it a summary of what he subsequently expanded in proof of his thesis

To Colebrooke's account of the Tirthankaras reverenced by the Jainas, but little has been added since its publication in the ninth volume of the *Asiatic Researches*, and as these are the centre of their worship, always represented in their temples, and surrounded by attendant figures, — I have ventured to add a somewhat fuller account of them and a summary of the general mythology of the sect, which may be useful to the archaeologist and the student of their iconography

Edinburgh, April 1903 J BURGESS

THE INDIAN SECT OF THE JAINAS

The Jaina sect is a religious society of modern India, at variance to Brahmanism, and possesses undoubted claims on the interest of all friends of Indian history This claim is based partly on the peculiarities of their doctrines and customs, which present several resemblances to those of Buddhism, but, above all, on the fact that it was founded in the same period as the latter

Larger and smaller communities of Jainas or Arhata,—that is followers of the prophet who is generally called simply the Jina—'the conqueror of the world,—or the Arhat—'the holy one,—are to be found in almost every important Indian town, particularly among the merchant class In some provinces of the West and North west, in Gujarat, Rajputana, and the Panjab, as also in the Dravidian districts in the south,—especially in Kanara,—they are numerous, and, owing to the influence of their wealth, they take a prominent place They do not, however, present a compact mass, but are divided into two rival branches—the Digambara and Śvetambara[1]—each of

[1] In notes on the Jainas, one often find the view expressed, that the Digambaras belong only to the south, and the Śvetām

which is split up into several subdivisions The Digambara, that is, "those whose robe is the atmosphere," owe their name to the circumstance that they regard absolute nudity as the indispensable sign of holiness [2],—though the advance of civilization has compelled them to depart from the practice of their theory The Śvetambara, that is, "they who are clothed in white' — do not claim this doctrine, but hold it as possible that the holy ones, who clothe themselves, may also attain the highest goal They allow, however, that the founder of the Jaina religion and his first disciples disdained to wear clothes They are divided, not only by this quarrel, but also by differences about dogmas and by a different literature The separation must

baras to the north This is by no means the case The former in the Panjâb, in eastern Râjputâna and in the North West Provinces, are just as numerous, if not more so, than the latter, and also appear here and there in western Rajputâna and Gujarât see *Indian Antiquary*, vol VII, p 28

[2] The ascetics of lower rank, now called Pandit, now a days wear the costume of the country The Bhaṭṭaraka, the heads of the sect, usually wrap themselves in a large cloth (*chadr*) They lay it off during meals A disciple then rings a bell as a sign that entrance i forbidden (*Ind Ant* loc cit) When the present custom first arose cannot be ascertained From the de scription of the Chinese pilgrim Hiuen Tsiang (St Julien, *Vie* p 224), who calls them Li hi, it appears that they were still faithful to their principles in the beginning of the seventh century A D "The Li hi (Nirgranthis) distinguish themselves by leaving their bodies naked and pulling out their hair Their skin is all cracked, their feet are hard and chapped like rotting trees that one sees near rivers'

therefore be of old standing Tradition, too, upholds this—though the dates given do not coincide From inscriptions it is certain that the split occurred before the first century of our era[3] Their opposing opinions are manifested in the fact that they do not allow each other the right of intermarriage or of eating at the same table,—the two chief marks of social equality In spite of the age of the schism, and the enmity that divides the two branches they are at one as regards the arrangement of their communities, doctrine, discipline, and cult,—at least in the more important points, and, thus one can always speak of the Jaina religion as a whole

The characteristic feature of this religion is its *claim to universality, which it holds in common* with Buddhism, and in opposition to Brahmanism It also declares its object to be to lead all men to salvation, and to open its arms—not only to the noble Aryan, but also to the low born Śudra and even to the alien, deeply despised in India, the Mlechha[4] As their doctrine, like Buddha's,

[3] See below p 44

[4] *In the stereotyped introductions to the sermons of Jina it is* always pointed out that they are addressed to the Aryan and non Aryan Thus in the *Aupapâtika Sutra* § 56 (Leumann) it runs as follows *tesim savvesim ariyam anariyânam agilae dhammam âikkhai* "to all these, Aryans and non Aryans, he taught the law *untiringly' In accordance with this principle*, conversions of people of low caste, such as gardiners, dyers, etc, are not uncommon even at the present day Muhammadans too, regarded as Mlechcha, are still received among the Jaina communities Some

is originally a philosophical ethical system intended for ascetics, the disciples, like the Buddhists, are, divided into ecclesiastics and laity At the head stands an order of ascetics, originally Nirgrantha "they, who are freed from all bands," now usually called Yatis—"Ascetics', or Sadhus—"Holy", which, among the Śvetambara also admits women,[5]

cases of the kind were communicated to me in Ahmadâbâd in the year 1876, as great triumphs of the Jainas Tales of the con version of the emperor Akbar, through the patriarch Hîravijaya (*Ind Antiq* Vol XI, p 256), and of the spread of the Digambara sect in an island Jainabhadri, in the Indian Ocean (*Ind Ant* Vol VII, p 28) and in Arabia, shew that the Jainas are familiar with the idea of the conversion of non Indians Hiuen Tsiang's note on the appearance of the Nirgrantha or Digambara in Kiapishi (Beal, *Si yu ki*, Vol I, p 55), points apparently to the fact that they had, in the North West at least, spread their missionary activity beyond the borders of India

[5] Even the canonical works of the Śvetambara, as for example, the *Âchâranga* (*Sacred Books of the East* Vol XXII, p 88—186) contain directions for nuns It seems, however, that they have never played such an important part as in Buddhism At the present time, the few female orders among the Śvetâmbara consist entirely of virgin widows, whose husbands have died in child hood, before the beginning of their life together It is not neces sary to look upon the admission of nuns among the Svetambara as an imitation of Buddhist teaching, as women were received into some of the old Brahmanical orders, see my note to *Manu*, VIII, 363, (*Sac Bks of the East*, Vol XXV, p 317) Among the Digambaras, exclusion of women was demanded from causes not far to seek They give as their reason for it, the doctrine that women are not capable of attaining *Nirvana* see Peterson, *Second Report*, in *Jour Bom Br R As Soc* Vol XVII, p 84

and under them the general community of the Upasaka "the Worshippers', or the Śravaka, "the hearers"

The ascetics alone are able to penetrate into the truths which Jina teaches, to follow his rules and to attain to the highest reward which he promises The laity, however, who do not dedicate themselves to the search after truth, and cannot renounce the life of the world still find a refuge in Jainism It is allowed to them as hearers to share its principles, and to undertake duties, which are a faint copy of the demands made on the ascetics Their reward is naturally less He who remains in the world cannot reach the highest goal, but he can still tread the way which leads to it Like all religions of the Hindus founded on philosophical speculation, Jainism sees this highest goal in *Nirvana* or *Moksha*, the setting free of the individual from the *Samsara*,—the revolution of birth and death The means of reaching it are to it, as to Buddhism, the three Jewels—the right Faith, the right Knowledge, and the right Walk By the right Faith it understands the full surrender of himself to the teacher, the Jina, the firm conviction that he alone has found the way of salvation, and only with him is protection and refuge to be found Ask who Jina is, and the Jaina will give exactly the same answer as the Buddhist with respect to Buddha He is originally an erring man, bound with the bonds of the world, who,—not by the help of a

teacher, nor by the revelation of the Vedas—which, he declares, are corrupt—but by his own power, has attained to omniscience and freedom, and out of pity for suffering mankind preaches and declares the way of salvation, which he has found. Because he has conquered the world and the enemies in the human heart, he is called Jina "the Victor", Mahâvîra, "the great hero", because he possesses the highest knowledge, he is called Sarvajña or Kevalin, the "omniscient", Buddha, the "enlightened", because he has freed himself from the world he receives the names of Mukta "the delivered one", Siddha and Tathagata, "the perfected", Arhat "the holy one", and as the proclaimer of the doctrine, he is the Tîrthakara "the finder of the ford", through the ocean of the *Samsâra*. In these epithets, applied to the founder of their doctrine, the Jainas agree almost entirely with the Buddhists, as the likeness of his character to that of Buddha would lead us to expect. They prefer, however, to use the names Jina and Arhat, while the Buddhists prefer to speak of Buddha as Tathagata or Sugata. The title Tîrthakara is peculiar to the Jainas. Among the Buddhists it is a designation for false teachers.[6]

[6] The titles Siddha, Buddha and Mukta are certainly borrowed by both sects from the terminology of the Brâhmans, which they used, even in olden times, to describe those saved during their lifetime (*jîvanmukta*). The surnames Vîra or Mahâvîra and Arhat are probably derived from the same source. For Vîra is

The Jaina says further, however, that there was more than one Jina. Four and twenty have, at long intervals appeared and have again and again restored to their original purity the doctrines darkened by evil influences. They all spring from noble, warlike tribes. Only in such, not among the low Brâhmans, can a Jina see the light of the world. The first Jina Rishabha,—more than 100 billion oceans of years ago,—periods of unimaginable length[1],—was born as the son of a king of Ayodhya and lived eight million four hundred thousand years. The intervals between his successors and the durations of their lives became shorter and shorter. Between the twenty third, Parsva and the twenty fourth Vardhamana, were only 250 years, and the age of the latter is given as

used in the Saivite doctrine to describe a consecrated one who is on the way to redemption. An Arhat, among the Brâhmans, is a man distinguished for his knowledge and pious life (comp. for example Âpastamba, *Dharmasutra* I, 13, 13; II, 10, 1) and this idea is so near that of the Buddhists and the Jainas that it may well be looked upon as the foundation of the latter. The meaning of Tirthakara "prophet, founder of religion", is derived from the Brahmanic use of *tirtha* in the sense of "doctrine". Comp. also H. Jacobi's Article on the Title of Buddha and Jina, *Sac. Books of the East* Vol. XXII, pp. xix, xx.

[1] A Sâgara or Sâgaropamâ of years is = 100,000,000,000,000 Palya or Palyopama. A Palya, is a period in which a well, of one or, according to some, a hundred *yojana*, i. e. of one or a hundred geographical square miles, stuffed full of fine hairs, can be emptied, if one hair is pulled out every hundred years. Wilson, *Select Works*, Vol. I, p. 309; Colebrooke, *Essays*, Vol. II, p. 194 ed. Cowell.

only seventy-two years He appeared, according to some, in the last half of the sixth century, according to others in the first half of the fifth century B C He is of course the true, historical prophet of the Jainas and it is in his doctrine, that the Jainas should believe The dating back of the origin of the Jaina religion again, agrees with the pretensions of the Buddhists, who recognise twenty-five Buddhas who taught the same system one after the other Even with Brahmanism, it seems to be in some distant manner connected, for the latter teaches in its cosmogony, the successive appearance of Demiurges, and wise men — the fourteen Manus, who, at various periods helped to complete the work of creation and proclaimed the Brahmanical law These Brahmanical ideas may possibly have given rise to the doctrines of the twenty five Buddhas and twenty-four Jinas,[8] which, certainly, are later additions in both systems

The undoubted and absolutely correct comprehension of the nine truths which the Jina gives expression to, or of the philosophical system which the Jina taught, represents the second Jewel — the true Knowledge Its principal features are shortly as follows [9]

[8] For the list of these Jinas, see below, pp 66—71

[9] More complete representations are to be found in Colebrooke's *Misc Essays* Vol I, pp 404, 413, with Cowell s Appendix p 444—452, Vol II, pp 194, 196, 198—201, H H Wilson's *Select Works*, Vol I, pp 297—302, 305—317, J Stevenson, *Kalpasutra*, pp xix—xxv, A Barth, *Religions de l Inde*, pp 84—91

The world (by which we are to understand, not only the visible, but also imaginary continents depicted with the most extravagant fancy, heavens and hells of the Brahmanical Cosmology, extended by new discoveries) is uncreated It exists, without ruler, only by the power of its elements, and is everlasting The elements of the world are six substances — souls, *Dharma* or moral merit, *Adharma* or sin, space, time, particles of matter From the union of the latter spring four elements — earth fire, water, wind — and further bodies and all other appearances of the world of sense and of the supernatural worlds The forms of the appearances are mostly unchangeable Only the bodies of men and their age increase or decrease in consequence of the greater or less influence of sin or merit, during immeasurably long periods, — the *Avasarpini* and the *Utsarpini* Souls are, each by itself, independent, real existences whose foundation is pure intelligence, and who possess an impulse to action In the world they are always chained to bodies The reason of this confinement is that they give themselves up to the stress of activity, to passions, to influences of the senses and objects of the mind, or attach themselves to a false belief The deeds which they perform in the bodies are *Karman* merit and sin This drives them — when one body has passed away, according to the conditions of its existence — into another, whose quality depends on the character of the *Karman*, and will be determined

especially by the last thoughts springing from it before death Virtue leads to the heavens of the gods or to birth among men in pure and noble races Sin consigns the souls to the lower regions, in the bodies of animals, in plants, even into masses of lifeless matter For—according to the Jaina doctrine—souls exist not only in organic structures, but also in apparently dead masses, in stones, in lumps of earth, in drops of water, in fire and in wind Through union with bodies the nature of the soul is affected In the mass of matter the light of its intelligence is completely concealed, it loses consciousness, is immovable, and large or small, according to the dimensions of its abode In organic structures it is always conscious, it depends however, on the nature of the same, whether it is movable or immovable and possessed of five, four, three, two, or one organ of sense

The bondage of souls, if they inhabit a human body, can be abolished by the suppression of the causes which lead to their confinement and by the destruction of the *Karman* The suppression of the causes is accomplished by overcoming the inclination to be active and the passions, by the control of the senses, and by steadfastly holding to the right faith In this way will be hindered the addition of new *Karman*, new merit or new guilt The destruction of *Karman* remaining from previous existences can be brought about either spontaneously by the exhaustion of the supply or by asceticism In the

latter case the final state is the attainment to a knowledge which penetrates the universe, to *Kevala, Jñana* and *Nirvana* or *Moksha* full deliverance from all bonds These goals may be reached even while the soul is still in its body If however the body is destroyed then the soul wanders into the "No World" *(aloka)* as the Jain says i e into the heaven of Jina 'the delivered', lying outside the world [10] There it continues eternally in its pure intellectual nature Its condition is that of perfect rest which nothing disturbs These fundamental ideas are carried out in the particulars with a subtilness and fantasy unexampled, even in subtile and fantastic India, in a scholarly style and defended by the *syâdvada* [1] — the doctrine of "It may be so", — a mode of reasoning which makes it possible to assert and deny the existence of one and the same thing If this be compared with the other Indian systems, it stands nearer the Brahman than the Buddhist, with which it has the acceptance in common of only four, not five elements Jainism touches all the Brahman religions and Buddhism in its

[10] On the Jaina Paradise see below p 74 Dr Bühler seems here to have confounded the *Aloka* or Non world, 'the space where only things without life are found, with the heaven of the Siddhas, but these are living beings who have crossed the boundary of the *Samsara* and attained perfection Their dwelling place is above that of the highest of the Anuttara gods — Ed

[1] Weber, *Ueber das Śatruñjaya Māhātmyam*, S 15 or *Indian Antiquary* vol XXX, p 240, n 4 — Ed

cosmology and ideas of periods, and it agrees entirely with regard to the doctrines of *Karman*, of the bondage, and the deliverance of souls Atheism, the view that the world was not created, is common to it with Buddhism and the Sânkhya philosophy Its psychology approaches that of the latter in that both believe in the existence of innumerable independent souls But the doctrine of the activity of souls and their distribution into masses of matter is in accordance with the Vedanta, according to which the principle of the soul penetrates every thing existing In the further development of the soul doctrine, the conceptions 'individual soul' and 'living being' to which the Jaina and the Brahman give the same name,—*jiva*, seem to become confounded The Jaina idea of space and time as real substances is also found in the Vaiśeshika system In placing *Dharma* and *Adharma* among substances Jainism stands alone

The third jewel, the right Walk which the Jaina ethics contains, has its kernel in the five great oaths which the Jaina ascetic takes on his entrance into the order He promises, just as the Brahman penitent, and almost in the same words, not to hurt, not to speak untruth, to appropriate nothing to himself without permission, to preserve chastity, and to practice self-sacrifice The contents of these simple rules become most extraordinarily extended on the part of the Jainas by the insertion of five clauses, in each of which are three separate active

instruments of sin, in special relation to thoughts words, and deeds Thus, *concerning the oath* **not to hurt**, on which the Jaina lays the greatest emphasis it includes not only the intentional killing or hurting of living beings, plants, or the souls existing in dead matter, it requires also the utmost carefulness in the whole manner of life, in all movements, a watchfulness over all functions of the body by which anything living might be hurt[2] It demands finally strict watch over the heart and tongue, and the avoidance of all thoughts and words which might lead to dispute and quarrel and thereby to harm In like manner the rule of **sacrifice** means not only that the ascetic has no house or possessions, *it teaches also that a complete unconcern* toward agreeable and disagreeable impressions is necessary, as also the sacrifice of every attachment to anything living or dead[3]

Beside the conscientious observance of these rules, **Tapas**—Asceticism, is most important for the right walk of those, who strive to attain *Nirvana* **Asceticism** is inward as well as outward The former

[2] The Digambara sect, at least in southern India, do not seem to be all quite so punctiliously careful in this as the Svetambara of western India —Ed

[3] On the five great vows see the *Âchâranga Sûtra*, II, 15 *S B E* Vol XXII, pp 202—210 The Sanskrit terms of the Jains are 1 *ahimsâ*, 2 *sunrita*, 3 *asteya*, 4 *brahmachârya*, 5 *aparigraha*, those of the Brahmanical ascetics 1 *ahimsâ*, 2 *satya*, 3 *asteya*, 4 *brahmacharya*, 5 *tyâga*

is concerned with self discipline, the cleansing and purifying of the mind It embraces repentance of sin, confession of the same to the teacher, and penance done for it, humility before teachers and all virtuous ones, and the service of the same, the study and teaching of the faith or holy writing, pious meditations on the misery of the world, the impurity of the body, etc and lastly, the stripping off of everything pertaining to the world On the other hand, under the head of exterior Asceticism, the Jaina understands, temperance, begging, giving up all savoury food, different kinds of self-mortification such as sitting in unnatural and wearying positions, hindering the action of the organs, especially by fasts, which, under certain circumstances may be continued to starvation Voluntary death by the withdrawal of nourishment is, according to the strict doctrine of the Digambara, necessary for all ascetics, who have reached the highest step of knowledge The Kevalin, they say, eats no longer The milder Svetâmbara do not demand this absolutely, but regard it, as a sure entrance to *Nirvana* In order, however, that this death may bear its fruits, the ascetic must keep closely to the directions for it, otherwise he merely lengthens the number of rebirths [4]

[4] With reference to asceticism, comp Leumann, *Aupapatika Sutra* § 30 The death of the wise ones by starvation is described, Weber, *Bhagavati Sutra*, II, 266—267, Hoernle *Upâsakadasa Sutra*, pp 44—62, *Achârânga Sutra*, in *S B E* Vol XXII,

From these general rules follow numerous special ones, regarding the life of the disciple of Jina. The duty of sacrifice forces him, on entrance into the order, to give up his possessions and wander homeless in strange lands, alms vessel in hand, and, if no other duty interferes, never to stay longer than one night in the same place. The rule of wounding nothing means that he must carry three articles with him, a straining cloth, for his drinking water, a broom, and a veil before his mouth in order to avoid killing insects. It also commands him to avoid all cleansing and washing, and to rest in the four months of the rainy season, in which animal and plant life displays itself most abundantly. In order to practice asceticism, it is the rule to make this time of rest a period of strictest fasts, most diligent study of the holy writings, and deepest meditation. This duty also necessitates the ascetic to pluck out in the most painful manner his hair which, according to oriental custom, he must do away with at his consecration — a peculiar custom of the Jainas, which is not found among other penitents of India.

Like the five great vows, most of the special directions for the discipline of the Jain ascetic are copies, and often exaggerated copies, of the

pp. 70—73. Among the Digambara the heads of schools still, as a rule, fall victims to this fate. Even among the Śvetāmbara, cases of this kind occur, see K. Forbes, *Ras Mala*, Vol. II, pp. 331—332, or 2nd ed. pp. 610—611.

Brâhmanic rules for penitents The outward marks of the order closely resemble those of the Sannyâsin The life of wandering during eight months and the rest during the rainy season agree exactly, and in many other points, for example in the use of confession, they agree with the Buddhists They agree with Brahmans alone in ascetic self-torture, which Buddhism rejects, and specially characteristic is the fact that ancient Brahmanism recommends starvation to its penitents as beneficial [5]

The doctrine of the right way for the Jaina laity differs from that for the ascetics In place of the five great vows appear mere echoes He vows to avoid only serious injury to living beings, i e men and animals, only the grosser forms of untruth —direct lies, only the most flagrant forms of taking, what is not given, that is, theft and robbery In place of the oath of chastity there is that of conjugal fidelity In place of that of self denial, the promise is not greedily to accumulate possessions and to be contented To these copies are added seven other vows, the miscellaneous contents of which correspond to the special directions for the

[5] An example may be found in Jacobi's careful comparison of the customs of the Brahmanic and Jaina ascetics, in the beginning of his translation of the *Achârânga Sutra*, *S B E* Vol XXII, pp xxi—xxix In relation to the death by starvation of Brahmanical hermits and Sannyâsin, see Âpastamba, *Dharmasutra*, in *S B E* Vol II, pp 154, 156, where (II, 22, 4 and II, 23, 2) it says of the penitents who have reached the highest grade of asceticism "Next he shall live on water (then) on air, then on ether"

discipline of ascetics Their object is, partly to bring the outward life of the laity into accordance with the Jaina teaching, especially with regard to the protection of living creatures from harm and partly to point the heart to the highest goal Some contain prohibitions against certain drinks such as spirits, or meats, such as flesh fresh butter, honey which cannot be enjoyed without breaking the vow of preservation of animal life Others limit the choice of businesses which the laity may enter, for example, agriculture is forbidden, as it involves the tearing up of the ground and the death of many animals, as Brahmanism also holds Others have to do with *mercy and charitableness, with the preserving* of inward peace, or with the necessity of neither clinging too much to life and its joys nor longing for death as the end of suffering To the laity, however, voluntary starvation is also recommended as meritorious These directions (as might be expected from the likeness of the circumstances) resemble in many points the Buddhist directions for the laity, and indeed are often identical with regard to the language used Much is however specially in accordance with Brahmanic doctrines [6] In prac

[6] The *Upâsakadasa Sutra* treats of the right life of the laity, Hoernle, pp 11—37 (Bibl Ind.), and Hemachandra, *Yogasutra*, Prakâsa ii and iii, Windisch, *Zeitschrift der Deutsch Morg Ges* Bd XXVIII, pp 226—246 Both scholars have pointed out in *the notes to their translations, the relationship between the precepts* and terms of the Jainas and Buddhists The Jainas have borrowed

tical life Jainism makes of its laity earnest men who exhibit a stronger trait of resignation than other Indians and excel in an exceptional willingness to sacrifice anything for their religion It makes them also fanatics for the protection of animal life Wherever they gain influence, there is an end of bloody sacrifices and of slaughtering and killing the larger animals

The union of the laity with the order of ascetics has, naturally, exercised a powerful reaction on the former and its development, as well as on its teaching, and is followed by similar results in Jainism and Buddhism Then, as regards the changes in the teaching, it is no doubt to be ascribed to the influence of the laity that the atheistic Jaina system, as well as the Buddhist, has been endowed with a cult The ascetic, in his striving for *Nirvana*, endeavours to suppress the natural desire of man to worship higher powers In the worldly hearer, who does not strive after this goal exclusively, this could not succeed Since the doctrine gave no other support, the religious feeling of the laity clung to the founder of it Jina, and with him his mythical predecessors, became gods Monuments and temples

a large number of rules directly from the law books of the Brâhmans The occupations forbidden to the Jaina laity are almost all those forbidden by the Brâhmanic law to the Brâhman, who in time of need lives like a Vaisya Hemachandra, *Yogaśâstra* III, 98—112 and *Upasakadaśa Sutra*, pp 29—30, may be compared with Manu, X, 83—89, XI, 64 and 65, and the parallel passages quoted in the synopsis to my translation (*S B E* Vol XXV)

ornamented with their statues were built especially at those places where the prophets, according to legends, had reached their goal To this is added a kind of worship consisting of offerings of flowers and incense to Jina, of adoration by songs of praise in celebration of their entrance into *Nirvana*, of *which the Jaina makes a great festival by solemn processions and pilgrimages to the places where it has been attained* [7] This influence of the laity has become, in course of time, of great importance to Indian art, and India is indebted to it for a number of its most beautiful architectural monuments such as the splendid temples of Abu, Girnar and Satrunjaya in Gujarat It has also brought about a change in the mind of the ascetics In many of their hymns in honour of Jina they appeal to him with as much fervour as the Brahman to his gods, and there are often expressions in them, contrary, to the original teaching, ascribing to Jina a creative power Indeed a Jaina description of the six principal systems goes so far as to number Jainism — as also Buddhism — among the theistic religions [8]

[7] For the Jaina ritual, see *Indian Antiquary* Vol XIII, pp 191—196 The principal sacred places or Tirthas are — Sameta Sikhara in Western Bengal, where twenty of the Jinas are said to have attained Nirvâna, Satruñjaya and Girnâr in Kâthiâwâd sacred respectively to Rishabhanâtha and Neminatha, Chandrapuri where Vâsupujya died, and Pâwâ in Bengal at which Vardhamana died —Ed

[8] The latter assertion is to be found in the *Shaddarsanasamuchchaya* Vers 45, 77—78 A creative activity is attributed to

But in other respects also the admission of the laity has produced decisive changes in the life of the clergy In the education of worldly communities, the ascetic—whose rules of indifference toward all and every thing, make him a being concentrated entirely upon himself and his goal—is united again to humanity and its interests The duty of educating the layman and watching over his life, must of necessity change the wandering penitents into settled monks—who dedicate themselves to the care of souls, missionary activity, and the acquisition knowledge, and who only now and again fulfil the duty of changing their place of residence The needs of the lay communities required the continual presence of teachers Even should these desire to change from time to time, it was yet necessary to provide a shelter for them Thus the Upasraya or places of refuge, the Jaina monasteries came into existence, which exactly correspond to the Buddhist Sangharama With the monasteries and the fixed residence in them appeared a fixed membership of the order, which, on account of the Jaina principle of unconditional obedience toward the teacher, proved to be much

the Jinas even in the Kuhâon inscription which is dated 460 461 A D (*Ind Antiq* Vol X, p 126) There they are called *âdikartri* the 'original creators' The cause of the development of a worship among the Jainas was first rightly recognised by Jacobi, *S B E* Vol XXII, p xxi The Jaina worship differs in one important point from that of the Buddhists It recognised no worship of relics

stricter than in Buddhism On the development of the order and the leisure of monastic life, there followed further, the commencement of a literary and scientific activity The oldest attempt in this respect, limited itself to bringing their doctrine into fixed forms Their results were, besides other lost works the so called *Anga*, — the members of the body of the law, which was perhaps originally produced in the third century B C Of the *Anga* eleven are no doubt preserved among the Svetambaras from a late edition of the fifth or sixth century A D These works are not written in Sanskrit, but in a popular Prakrit dialect for the Jina, like Buddha, used the language of the people when teaching They contain partly legends about the prophet and his activity as a teacher, partly fragments of a doctrine or attempts at systematic representations of the same Though the dialect is different they present, in the form of the tales and in the manner of expression, a wonderful resemblance to the sacred writings of the Buddhists [9] The Digambaras, on the other hand, have preserved nothing of the *Anga*

[9] A complete review of the *Anga* and the canonical works which were joined to it later, is to be found in A Weber's fundamental treatise on the sacred writings of the Jainas in the *Indisch Studien*, Bd XVI, SS 211—479 and Bd XVIII, SS 1—90 The *Acharanga* and the *Kalpa sutra* are translated by H Jacobi in the *S B E* Vol XXII, and a part of the *Upasakadasa Sutra* by R Hoernle in the *Bibl Ind* In the estimate of the age of the *Anga* I follow H Jacobi, who has throughly discussed the question *S B E* Vol XXII, pp xxxix—xlvii

but the names They put in their place later systematic works, also in Prâkrit, and assert, in vindication of their different teaching, that the canon of their rivals is corrupted In the further course of history, however, both branches of the Jainas have, like the Buddhists, in their continual battles with the Brahmans, found it necessary to make themselves acquainted with the ancient language of the culture of the latter First the Digambara and later the Svetambara began to use Sanskrit They did not rest content with explaining their own teaching in Sanskrit works they turned also to the secular sciences of the Brahmans They have accomplished so much of importance, in grammar, in astronomy, as well as in some branches of letters, that they have won respect even from their enemies, and some of their works are still of importance to European science In southern India, where they worked among the Dravidian tribes, they also advanced the development of these languages The Kanarese literary language and the Tamil and Telugu rest on the foundations laid by the Jaina monks This activity led them, indeed, far from their proper goal, but it created for them an important position in the history of literature and culture

The resemblance between the Jainas and the Buddhists, which I have had so often cause to bring forward, suggests the question, whether they are to be regarded as a branch of the latter, or whether they resemble the Buddhists merely because, as their

of rules of doctrine are ascribed to him, which are also found among the Jainas, and some events in his life, which we have already found in the accounts of the life of Vardhamana, are related

In one place in the oldest part of the Singalese canon, the assertion is put into the mouth of Nigantha Nataputta, that the *Kiriyavâda*—the doctrine of activity, separates his system from Buddha's teaching We shall certainly recognise in this doctrine, the rule of the *Kiriya*, the activity of souls, upon which Jainism places so great importance[1] Two other rules from the doctrine of souls are quoted in a later work, not canonical there it is stated, in a collection of false doctrines which Buddha's rivals taught, that Nigantha asserts that cold water was living Little drops of water contained small souls, large drops, large souls Therefore he forbade his followers, the use of cold water It is not difficult, in these curious rules to recognise the Jaina dogma, which asserts the existence of souls, even in the mass of lifeless elements of earth, water, fire, and wind This also proves, that the Nigantha admitted the classification of souls, so often ridiculed by the Brahmans, which distinguishes between great and small This work, like others, ascribes to Nigantha the assertion, that the so-called three *danda*—the three instruments by which man can cause injury to creatures—thought,

[1] Jacobi, *Zeitschrift der Deutsch Morg Ges* Bd XXXIV, S 187, *Ind Antiq* Vol IX, p 159

word, and body, are separate active causes of sin The Jaina doctrine agrees also in this case, which always specially represents the three and prescribes for each a special control[8]

Besides these rules, which perfectly agree with one another, there are still two doctrines of the Nigantha to be referred to which seem to, or really do, contradict the Jainas, namely, it is stated that Nataputta demanded from his disciples the taking of four, not as in Vardhamana's case, of five great vows Athough this difficulty may seem very important at first glance, it is, however, set aside by an oft repeated assertion in the Jaina works They repeatedly say that Parsva, the twenty-third Jina only recognised four vows, and Vardhamana added the fifth The Buddhists have therefore handed down a dogma which Jainism recognises The question is merely whether they or the Jainas are the more to be trusted If the latter, and it is accepted that Vardhamana was merely the reformer of an old religion, then the Buddhists must be taxed with an easily possible confusion between the earlier and later teachers If, on the other hand, the Jaina accounts of their twenty third prophet are regarded as mythical, and Vardhamana is looked upon as the true founder of the sect, — then the doctrine of the four vows must be ascribed to the latter, and we must accept as a fact that he

[8] Jacobi, *Ind Antiq* Vol IX, p 159

had changed his views on this point In any case, however, the Buddhist statement speaks for, rather than against, the identity of Nigantha with Jina [9]

Vardhamâna's system, on the other hand, is quite irreconcilable with Nâtaputta's assertion that virtue as well as sin, happiness as well as unhappiness is unalterably fixed for men by fate, and nothing in their destiny can be altered by the carrying out of the holy law It is, however, just as irreconcilable with the other Buddhist accounts of the teaching of their opponent, because it is absolutely unimaginable, that the same man, who lays vows upon his followers, the object of which is to avoid sin, could nevertheless make virtue and sin *purely dependent upon the disposition of fate*, and preach the uselessness of carrying out the law The accusation that Nataputta embraced fatalism must therefore be regarded as an invention and an outcome of sect hatred as well as of the wish to throw discredit on their opponents [10]

The Buddhist remarks on the personality and life of Nâtaputta are still more remarkable They say repeatedly that he laid claim to the dignity of an Arhat and to omniscience which the Jainas also

[9] Jacobi, *loc cit* p 160, and Leumann, *Actes du VIieme Congres Int des Or* Sect Ary p 505 As the Jaina accounts of the teaching of Pârsva and the existence of communities of his disciples, sound trustworthy, we may perhaps accept, with Jacobi, that they rest on a historical foundation

[10] Jacobi *loc cit* p 159—160

claim for their prophet, whom they prefer simply to call 'the Arhat' and who possesses the universe-embracing '*Kevala* knowledge[1] A history of conversions, tells us further that Nataputta and his disciples disdained to cover their bodies, we are told just the same of Vardhamana[2] A story in the oldest part of the Singalese canon gives an interesting and important instance of his activity in teaching Buddha, so the legend runs, once came to the town Vaiśāli, the seat of the Kshatriya of the Lichchhavi race His name, his law his community were highly praised by the nobles of the Lichchhavi in the senate house Siha, their general who was a follower of the Nigantha, became anxious to know the great teacher He went to his master Nataputta, who happened to be staying in Vaisāli just then, and asked permission to pay the visit Twice Nataputta refused him Then Siha determined to disobey him He sought Buddha out heard his teaching and was converted by him In order to show his attachment to his new teacher he invited Buddha and his disciples to eat with him On the acceptance of the invitation, Siha commanded his servants to provide flesh in honour of the occasion This fact came to the ears of the followers of the Nigantha Glad to have found an occasion to damage Buddha, they hurried in great numbers

[1] See for example the account in the *Chull av*., in *S B E* Vol XX p 78—79, *Ind Antiq* Vol VIII, p 313

[2] Spence Hardy, *Manual of Budhism*, p 225

through the town, crying out, that Sîha had caused a great ox to be killed for Buddha's entertainment, that Buddha had eaten of the flesh of the animal although he knew it had been killed on his account, and was, therefore guilty of the death of the animal The accusation was brought to Siha's notice and was declared by him to be a calumny Buddha, however preached a sermon after the meal, in which he forbade his disciples to partake of the flesh of such animals as had been killed on their account The legend also corroborates the account in the Jaina works, according to which Vardhamana often resided in Vaiśali and had a strong following in that town It is probably related to show that his sect was stricter, as regards the eating of flesh, than the Buddhists, a point, which again agrees with the statutes of the Jainas [3]

The account of Nâtaputta's death is still more important "Thus I heard it", says an old book of the Singalese canon, the *Samagama Sutta*, "once the Venerable one lived in Samagâma in the land of the Sakya At that time, however, certainly the Nigantha Nataputta had died in Pava After his death the Nigantha wandered about disunited, separate, quarrelling, fighting, wounding each other with words [4] Here we have complete confirmation

[3] *S B E* Vol XVII, pp 108—117

[4] The passage is given in the original by Oldenberg, *Zeitsch der D Morg Ges* Bd XXXIV, S 749 Its significance in connection with the Jaina tradition as to their schisms has been

of the statement of the Jaina canon as to the place where Vardhamana entered Nirvana, as well as of the statement that a schism occurred immediately after his death

The harmony between the Buddhist and Jaina tradition as to the person of the head of the Nirgrantha is meanwhile imperfect It is disturbed by the description of Nataputta as a member of the Brahmanic sect of the Agnivesyayana, whilst Vardhamana belonged to the Kasyapa The point is however so insignificant that an error on the part of the Buddhists is easily possible [5] It is quite to be understood that perfect exactness is not to be expected among the Buddhists or any other sect in describing the person of a hated enemy

overlooked until now It has also been unnoticed that the assertion, that Vardhamâna died during Buddha s lifetime, proves that the latest account of this occurrence given by traditions 467 B C is false Later Buddhist legends (Spence Hardy, *Manual of Buddhism* pp 266—271) treat of Nataputta s death in more detail In a lengthy account they give as the cause of the same the apostacy of one of his disciples, Upâli who was converted by Buddha. After going over to Buddhism, Upâli treated his former master with scorn, and presumed to relate a parable which should prove the foolishness of those who believed in false doctrine Thereupon *the Nigantha fell into despair He declared his alms vessel was* broken, his existence destroyed, went to Pâvâ, and died there Naturally no importance is to be given to this account and its details They are apparently the outcome of sect hatred

[5] According to Jacobi s supposition, *S B E* Vol XXII, p xvi, the error was caused, by the only disciple of Vardhamana, who outlived his master, Sudharman being an Âgnivesyâyana.

Enmity and scorn, always present, forbid that The most that one can expect is that the majority and most important of the facts given may agree

This condition is undoubtedly fulfilled in the case on hand It cannot, therefore be denied, that, in spite of this difference, in spite also of the absurdity of one article of the creed ascribed to him, Vardhamana Jñatiputra, the founder of the Nirgrantha—or Jaina community is none other than Buddha's rival From Buddhist accounts in their canonical works as well as in other books, it may be seen that this rival was a dangerous and influential one, and that even in Budda's time his teaching had spread considerably Their legends about conversions from other sects very often make mention of Nirgrantha sectarians, whom Buddha's teaching or that of his disciples had alienated from their faith Also they say in their descriptions of other rivals of Buddha, that these, in order to gain esteem, copied the Nirgrantha and went unclothed, or that they were looked upon by the people as Nirgrantha holy ones, because they happened to have lost their clothes Such expressions would be inexplicable if Vardhamâna's community had not become of great importance [6]

This agrees with several remarks in the Buddhist chronicles, which assert the existence of the Jainas in different districts of India during the first century

[6] See for the history of Siha related above, Spence Hardy, *Manual of Budhism*, pp 226, 266, and Jacobi, *Ind Antiq* Vol VIII, p 161

after Buddha's death In the memoirs of the Chinese Buddhist and pilgrim Hiuen Tsiang, who visited India in the beginning of the seventh century of our era, is to be found an extract from the ancient annals of Magadha, which proves the existence of the Nirgrantha or Jainas in their original home from a very early time This extract relates to the building of the great monastry at Nalanda, the high school of Buddhism in eastern India, which was founded shortly after Buddha s *Nirvana*, and mentions incidentally that a Nirgrantha who was a great astrologer and prophet had prophesied the future success of the new building At almost as early a period the *Mahavansa*, composed in the fifth century A D, fixes the appearance of the Nirgrantha in the island of Ceylon It is said that the king Pandukabhaya, who ruled in the beginning of the second century after Buddha, from 367—307 B C built a temple and a monastery for two Nirgranthas The monastery is again mentioned in the same work in the account of the reign of a later king Vattagamini, cir 38—10 B C It is related that Vattagamini being offended by the inhabitants, caused it to be destroyed after it had existed during the reigns of twenty one kings, and erected a Buddhist Sangharama in its place The latter piece of information is found also in the *Dipavansa* of more than a century earlier [8]

[7] Beal, *Si-yu-ki* Vol II, p 168

[8] Turnour *Mahavansa*, pp 66—67 and p 203, 206 *Dipavansa* XIX 14, comp also Kern, *Buddhismus*, Ed I S 422 In the

None of these works can indeed be looked upon as a truly historical source. There are, even in those paragraphs which treat of the oldest history after Buddha's death, proofs enough that they simply hand down a faulty historical tradition. In spite of this, their statements on the Nirgrantha, cannot be denied a certain weight, because they are closely connected on the one side with the Buddhist canon, and on the other they agree with the indisputable sources of history, which relate to a slightly later period.

The first authentic information on Vardhamana's sect is given by our oldest inscriptions, the religious edicts of the Maurya king Aśoka, who, according to tradition was anointed in the year 219 after Buddha's death, and — as the reference to his Grecian contemporaries, Antiochos, Magas, Alexander, Ptolemaeus and Antigonas confirms, — ruled, during the second half of the third century B.C. over the whole of India with the exception of the Dekhan. This prince interested himself not only in Buddhism, which he professed in his later years, but he took care, in a fatherly way, as he repeatedly relates, of all other religious sects in his vast kingdom. In the fourteenth year of his reign, he appointed officials, called law-superintendents, whose duty it was to watch over the life of the different communities, to settle their quarrels, to control the distribution

first passage in the *Mahâ·ansa*, three Nighantas are introduced by name, Jotiya, Giri, and Kumbhanda. The translation incorrectly makes the first a Brahman and chief engineer.

of their legacies and pious gifts He says of them in the second part of the seventh 'pillar edict, which he issued in the twenty ninth year of his reign, 'My superintendents are occupied with various charitable matters, they are also engaged with all sects of ascetics and householders I have so arranged that they will also be occupied with the affairs of the *Samgha*, likewise I have arranged that they will be occupied with the Ajivika Brahmans, I have arranged it that they will also be occupied with the Nigantha" [9] The word *Samgha* serves here as usual for the Buddhist monks The Ajivikas, whose name completely disappears later, are often named in the sacred writings of the Buddhists and the Jainas as an influential sect They enjoyed the special favour of Aśoka, who, as other inscriptions testify, caused several caves at Barabar to be made into dwellings for their ascetics [10] As in the still older writings of the Buddhist canon the name Nigantha here can refer only to the followers of Vardhamana As they are here, along with the other two favourites counted worthy of special mention, we may certainly conclude that they were of no small importance at the time Had they been without influence and of small numbers Aśoka would hardly have known of them or at

[9] See Senart, *Inscriptions de Piyadasi*, tom II, p 82 Ed VIII, l 4 My translation differs from Senart's in some points especially in relation to the construction Conf *Epigraphia Indica*, vol II, pp 272 f

[10] See *Ind Antiquary* vol XX, pp 361 ff

least would not have singled them out from the other numerous nameless sects of which he often speaks It may also be supposed that they were specially numerous in their old home, as Asoka's capital Pataliputra lay in this land Whether they spread far over these boundaries, cannot be ascertained

On the other hand we possess two documents from the middle of the next century which prove that they advanced into south-eastern India as far as Kalinga These are the inscriptions at Khandagiri in Orissa, of the great King Kharavela and his first wife, who governed the east coast of India from the year 152 to 165 of the Maurya era that is, in the first half of second century B C

The larger inscription, unfortunately very much disfigured, contains an account of the life of Kharavela from his childhood till the thirteenth year of his reign It begins with an appeal to the Arhat and Siddha, which corresponds to the beginning of the five fold form of homage still used among the Jainas, and mentions the building of temples in honour of the Arhat as well as an image of the first Jina, which was taken away by a hostile king The second and smaller inscription asserts that Khâravela's wife caused a cave to be prepared for the ascetics of Kalinga, "who believed on the Arhat [1]

[1] The meaning of these inscriptions, which were formerly believed to be Buddhist, was first made clear by Dr Bhagvanlal Indraji's

From a somewhat later period as the characters show, from the first century B C comes a dedicatory inscription which has been found far to the west of the original home of the Jainas, in Mathura on the Jamna It tells of the erection of a small temple in honour of the Arhat Vardhamana, also of the dedication of seats for the teachers, a cistern, and a stone table The little temple, it says, stood beside the temple of the guild of tradesmen,

careful discussion in the *Actes du VIième Congres Internat des Orientalistes* Sect Ary pp 135—159 He first recognised the true names of the King Khâravela and his predecessors and shewed that Kharavela and his wife were patrons of the Jainas We have to thank him for the information that the inscription contains a date in the Maurya Era I have thoroughly discussed his excellent article in the *Oesterreichischen Monatsschrift*, Bd X, S 231 ff and have there given my reasons for differing from him on an important point, namely, the date of the beginning of the Maurya Era, which, according to his view begins with the conquest of Kalinga by Asoka about 255 B C Even yet I find it impossible to accept that the expression, "in the hundred and sixty fifth year of the era of the Maurya Kings , can mean anything else than that 164 year have passed between the thirteenth year of the rule of Khâravela and the anointing of the first Maurya King Chandragupta Unfortunately it is impossible to fix the year of the latter occurrence, or to say more than that it took place between the years 322 and 312 B C The date given in Khâravelas inscription cannot therefore be more closely fixed than that it lies between 156 and 147 B C I now add to my former remarks — that appeals to the Arhat and Siddha appear also in Jaina inscriptions from Mathurâ and may be taken as a certain mark of the sect Thus it is worthy of note that even in Hiuen Tsiang s time, (Beal, *Si yu ki* Vol II, p 205) Kalinga was one of the chief seats of the Jainas

and this remark proves, that Mathura, which, according to the tradition of the Jainas, was one of the chief seats of their religion, possessed a community of Jainas even before the time of this inscription[2]

A large member of dedicatory inscriptions have come to light, which are dated from the year 5 to 98 of the era of the Indo Skythian kings, Kanishka, Huvishka, and Vasudeva (Bazodeo) and therefore belong at latest to the end of the first and to the second century A D They are all on the pedestals of statues, which are recognisable partly by the special mention of the names of Vardhamana and the Arhat Mahavira, partly by absolute nudity and other marks They show, that the Jaina community continued to flourish in Mathura and give besides extraordinarily important information, as I found *in a renewed research into the* ancient history of the sect In a number of them, the dedicators of the statues give not only their own names, but also those of the religious teachers to whose communities they belonged Further, they give these teachers their official titles, still used among the Jainas *vachaka*, 'teacher', and *gaṇin*, 'head of a school Lastly they specify the names of the schools to which the teachers belonged, and those of their subdivisions The schools are called, *gaṇa*, 'companies', the subdivisions, *kula*, 'families'

[2] This inscription also was first made known by Dr Bhagwanlal Indraji, *loc, cit* p 143

and *sâkha*, 'branches', Exactly the same division into *gana*, *sakha*, and *kula* is found in a list in one of the canonical works, of the Svetambaras the *Kalpasutra*, which gives the number of the patriarchs and of the schools founded by them and it is of the highest importance, that in spite of mutilation and faulty reproduction of the inscriptions, nine of the names, which appear in the *Kalpasutra* are recognisable in them of which part agree exactly, part, through the fault of the stone mason or wrong reading by the copyist, are somewhat defaced According to the *Kalpasutra*, Sushita the ninth successor to Vardhamana in the position of patriarch, together with his companion Supratibuddha, founded the 'Kodiya' or 'Kautika *gana*' which split up into four '*sakha*, and four *kula* Inscription No 4 which is dated in the year 9 of the King Kanishka or 87 A D (?) gives us a somewhat ancient form of the name of the *gana Kotiya* and that of one of its branches exactly corresponding to the *Vairi sakhâ* Mutilated or wrongly written, the first word occurs also in inscriptions Nos 2, 6 and 9 as *koto*, *lettiya*, and *ka* , the second in No 6 as *Vora* One of the families of this *gana* the *Vaniya kula* is mentioned in No 6, and perhaps in No 4 The name of a second, the *Prasnavahanaka*, seems to have appeared in No 19 The last inscription mentions also another branch of the Kotiya gana the *Majhuma sakha*, which, according to the *Kalpasutra*, was founded by Priyagantha the second

disciple of Susthita Two still older schools which, according to tradition, sprang from the fourth disciple of the eighth patriarch, along with some of their divisions appear in inscriptions Nos 20 and 10 These are the *Ariyya Udehikiya gana*, called the school of the Arya-Rohana in the *Kalpasutra*, to which belonged the *Parihasaka kula* and the *Pûrnapatrika sakha*, as also the *Chârana gana* with the *Pritidharmika kula* Each of these names is, however, some what mutilated by one or more errata in writing [3]

The statements in the inscriptions about the teachers and their schools are of no small importance in themselves for the history of the Jainas If, at the end of the first century A D (?) many separate schools of Jaina ascetics existed, a great age and lively activity, as well as great care as regards the traditions of the sect, may be inferred The agreement of the inscriptions with the *Kalpasutra* leads still further however it proves on the one side that the Jainas of Mathura were Svetambara, and that the schism, which split the sect into two rival branches occurred long before the beginning of our era On the other hand it proves that the tradition of the Śvetambara really contains ancient historic elements, and by no means deserves

[3] Dr Bühler's long note (p 48) on these inscriptions was afterwards expanded in the *Wiener Zeitschrift fur die Kunde des Morgenlandes* Bd I, S 165—180, Bd II, S 141—146 Bd III, S 233—240, and Bd IV, S 169—173 The argument of these papers is summarised in Appendix A, pp 48 ff — Ed

to be looked upon with distrust It is quite probable that, like all traditions, it is not altogether free from error But it can no longer be declared to be the result of a later intentional misrepresentation made in order to conceal the dependence of Jainism on Buddhism It is no longer possible to dispute its authenticity with regard to those points which are confirmed by independent statements of other sects, and to assert, for example, that the Jaina account of the life of Vardhamana which agrees with the statements of the Buddists, proves nothing as regards the age of Jainism because in the late fixing of the canon of the Svetambaras in the sixth century after Christ it may have been drawn from Buddhist works Such an assertion which, under all circumstances, is a bold one becomes entirely untenable when it is found that the tradition in question states correctly facts which lie not quite three centuries distant from Vardhamana's time, and that the sect, long before the first century of our era kept strict account of their internal affairs [4]

Unfortunately the testimony to the ancient history of the Jainas, so far as made known by means of inscriptions terminates here Interesting as it would be to follow the traces of their communities in the later inscriptions, which become so numerous from the fifth century A D onwards and in the description of his travels by Hiuen Tsiang who found them

[4] See Weber's and Barth's opinions quoted above in note 1, p 23

spread through the whole of India and even beyond its boundaries, it would be apart from our purpose. The documents quoted suffice, however, to confirm the assertion that during the first five centuries after Buddha's death both the statements of Buddhist tradition and real historical sources give evidence to the existence of the Jainas as an important religious community independent of Buddhism, and that there are among the historical sources some which entirely clear away the suspicion that the tradition of the Jainas themselves is intentionally falsified.

The advantage gained for Indian history from the conclusion that Jainism and Buddhism are two contemporary sects — having arisen in the same district,—is no small one. First, this conclusion shows that the religious movement of the sixth and fifth centuries B.C. in eastern India must have been a profound one. If not only one, but certainly two, and perhaps more reformers, appeared at the same time, preaching teachers, who opposed the existing circumstances in the same manner, and each of whom gained no small number of followers for their doctrines, the desire to overthrow the Brahmanical order of things must have been generally and deeply felt. This conclusion shows then that the transformation of the religious life in India was not merely the work of a religious community. Many strove to attain this object although separated from one another. It is now recognisable, though preliminarily, in one

point only, that the religious history of India from the fifth century B C to the eighth or ninth A D was not made up of the fight between Brahmanism and Buddhism alone This conclusion allows us, lastly, to hope that the thorough investigation of the oldest writings of the Jainas and their relations with Buddhism on the one hand and with Brahmanism on the other will afford many important ways of access to a more exact knowledge concerning the religious ideas which prevailed in the sixth and fifth centuries B C, and to the establishment of the boundaries of originality between the different systems

APPENDIX A

(Note p 44)

Copies of the mutilated inscriptions referred to, were published by General Sir A Cunningham in his *Archæological Survey Reports*, vol III, plates xiii—xv Unfortunately they have been presented from 'copies' and are therefore full of errors, which are due for the most part, doubtless, to the copyist and not to the sculptor It is not difficult, however, in most cases under consideration here, to restore the correct reading Usually only vowel signs are omitted or misread and, here, and there, consonants closely resembling one another as *va* and *cha, va,* and *dha*, *ga* and *sa*, *la* and *na* are interchanged

The formulæ of the inscriptions are almost universally the same First comes the date, then follows the name of a reverend teacher, next, the mention of the school and the subdivision of it to which he belonged Then the persons, who dedicated the statues are named (mostly women), and who belonged to the community of the said teacher The description of the gift forms the conclusion The dialect of the inscriptions shows that curious mixture of Sanskrĭt and Prakrĭt, which is found in almost all documents of the Indo-Skythian kings, and which —

as Dr Hoernle was the first to recognise — was one of the literary languages of northern and north western India during the first centuries before and after the commencement of our era

In the calculation of dates, I use the favourite starting point for the era of the Indo Skythian kings, which unfortunately, is not certainly determined, and assume that it is identical with the *Saka* era of 78¹/₄ A D The rule of these princes could not have fallen later in my opinion it was some what earlier [1] I give here transcripts and restorations of such inscriptions as mention Jaina schools or titles

1 The inscription which is the most important for my purpose and at the same time one of the best preserved, is Sir A Cunningham s No 6 plate xiii, which was found on the base of a Jaina image (*Arch Sur Rep* vol III, p 31) The copy compared with a rubbing gives the following reading, (the letters within parentheses are damaged)

L 1 *Siddham sam 20 grama 1 di 10 + 5 Ko(ti)yato ganato (Va)niyato Vulato V(ai)r(i)to sakato Sirikato*

2 *(bha)ttito vachakasya Aryya Sanghasihasya nir(v)vartanam Dattilasya Vi -*

3 *lasya Ko(thu)bi(ki)ya Jayavalasya Devadasasya Nagadinasya cha Nagadinaye cha (ma)tu*

4 *sra(vi)kaye (D)i-*

[1] What follows is from the author's later and fuller paper in *Wiener Zeitschrift für die Kunde des Morgenlandes*, Bd 1 S 170 f, but abridged — Ed

5 (*na*)*ye danam* 2
6 *Vaddhamana pra-*
7 *timâ* |

The lacuna in line 2, after *Dattilasya*, probably contained the word *duhituye* or *dhutuye* and part of a male name of which only the letter *vi* is visible In l 3, possibly *Lothabuniye* is to be read instead of *Lothubilaye* As there is room for one more letter at the end of the line, I propose to read *matuye* In l 5, *Dinaye* would stand for *Dattayah* and be the genitive of a female name *Dinna* or *Datta*, which has been shortened *bhamâvat* There can be no doubt that the word *sri*, or *siri*, which is required, has stood before *Vardhamana* With these restorations the translation is as follows

"Success! The year 20, summer (*month*) 1, day 15 An image of glorious Vardhamana, the gift of the female lay disciple Dina [*i e* Dinna or Dattâ], the [*daughter*] of Dattila, the wife of Vi la, the mother of Jayavala [Jayapala], of Devadasa and Nagadina [*i e* Nagadinna or Nagadatta] and of Nagadina [*i e* of Nagadinna or Nagadatta] — (*this statue being*) the *nirvartana* [2] of the preacher Aryya-Sanghasiha [*i e* Arya

[2] The word *nirvartana* has the meaning of 'in obedience to the order, or 'in consequence of the request' It occurs again in the Prakrit form *nivatanam* below, in No 10 (pl xiv) and it has stood in No 4, and at the end of l 2 of No 7, where the rubbing has *niva* It is also found in the next *Arch Sur Rep* vol XX, pl v, No 6

Sanghasimha], out of the Kotiya school the Vaniya race, the Vairi branch, the Śirika division

The inscription given *Arch Sur Rep* vol XX, plate v, No 6 reads, according to an excellent rubbing

L 1 *Namo Arahamtanam namo Siddhana sam 60*[3] *+ 2*

2 *gra 3 di 5 etaye purvaye Rarakasya Aryaka-kasaghastasya*

3 *sishya Âtapikogahabaryasya nirvartana chatu varṇasya samghasya*

4 *ya dinna patibha[bhog]ga 1 (?) | (?) Vaihil aya datti |*

"Adoration to the Arhats adoration to the Siddhas' The year 62, the summer (*month*) 3 the day 5, on the above date a *ya* was given to the community, which includes four classes, as an enjoyment (*or* one share for each) (*this being*) the *nirvartana* of Atapikogahabarya, the pupil of Arya Karkasaghasta (Arya Karkasagharshita), a native of Rara (Radha) The gift of Vaihil a (*or*, Vaihita)"

2 With the inscription No 6 of the year 20 No 4 (plate xiii) agrees, it was also found on a Jaina pedestal With better readings from a rubbing of the first side only, I propose for the other portions,

[3] In reading the first figure as 60, I follow Sir A Cunningham I have never seen the sign in another inscription The characters of the inscription are so archaic that this date may refer to an earlier epoch than the Indo Skythian

5 *(na)ye danam i*
6 *Varddhamana pra-*
7 *tima* |

The lacuna in line 2, after *Dattilasya*, probably contained the word *duhituye* or *dhutuye* and part of a male name of which only the letter *vi* is visible In l 3, possibly *kothabiniye* is to be read instead of *kothubikiye* As there is room for one more letter at the end of the line, I propose to read *mâtuye* In l 5, *Dinaye* would stand for *Dattayâh* and be the genitive of a female name *Dinna* or *Dattâ*, which has been shortened *bhamavat* There can be no doubt that the word *sri*, or *siri*, which is required, has stood before *Vardhamana* With these restorations the translation is as follows

"Success! The year 20, summer (*month*) 1, day 15 An image of glorious Vardhamana, the gift of the female lay-disciple Dinâ [*i e* Dinna or Datta], the [*daughter*] of Dattila, the wife of Vi la, the mother of Jayavâla [Jayapala], of Devadâsa and Nagadina [*i e* Nagadinna or Nâgadatta] and of Nagadina [*i e* of Nagadinna or Nagadatta] — (*this statue being*) the *nirvartana*[2] of the preacher Aryya-Sanghasiha [*i e* Ârya-

[2] The word *nirvartana* has the meaning of 'in obedience to the order', or 'in consequence of the request It occurs again in the Prakrit form *ni atanam* below, in No 10 (pl xiv) and it has stood in No 4, and at the end of l 2 of No 7, where the rubbing has *nirva* It is also found in the next *Arch Sur Rep* vol XX, pl x, No 6

Sanghasimha], out of the Kotiya school, the Vaniya race, the Vairi branch, the Sirika division

The inscription given *Arch Sur Rep* vol XX, plate v, No 6 reads, according to an excellent rubbing

L 1 *Namo Arahamtanam namo Siddhana sam* *60*[3] *+ 2*

2 gra 3 di 5 etaye purvaye Raralasya Aryala Lasaghastasya

3 sishya Atapikogahabaryasya nivartana chatu varnasya samghasya

4 ya dinna patibha[bho']ga 1 (?) | ( ) Vaihilaya datti |

"Adoration to the Arhats adoration to the Siddhas! The year 62, the summer (*month*) 3, the day 5, on the above date a *ya* was given to the community, which includes four classes as an enjoyment (*or* one share for each) (*this being*) the *nirvartana* of Atapikogahabarya the pupil of Arya Kakasaghasta (Arya Karkasagharshita) a native of Rara (Radha) The gift of Vaihika (*or*, Vaihita)"

2 With the inscription No 6 of the year 20, No 4 (plate xiii) agrees, it was also found on a Jaina pedestal With better readings from a rubbing of the first side only, I propose for the other portions,

[3] In reading the first figure as 60, I follow Sir A Cunningham I have never seen the sign in another inscription The character of the inscription are so archaic that this date may refer to an earlier epoch than the Indo Skythian

of which I have no rubbings, the following emendations, — l 1, *Vaniyato Kulato, sakhato*, l 2, *kutumbiniye*, I also note that the lacuna in line 2, 3th and 4th sides, would be filled exactly by *ye sri Vardhamanasya pratima karita sarvasattva* The former existence of the first and last seven letters may be considered certain My restoration of the whole is, —

L 1 (1st side) *Siddham maharajasya Kanishkasya rajye samvatsare navame* [9] (2nd side) *mâse pratha* 1 *divase* 5 *a*-(3rd)[*syam*] *purvv*[*â*]*ye Kotiyato ganato Vaniya*[*to*] (4th) [*ku*]*lato Vairito sakato vachaka*

2 (1st side) [*sya*] [*N*]*aganamdisa ni*[*rva*]*r*[*ta*]*nam Brah*[*ma*] [*dhu* (2nd)*tuye*] *Bhattimitasa kutu*[*m*]*bi*-[*n*]*i*[*ye*] *Vikata* (3rd)[*ye sri Vardhamanasya pratima karita sarva* (4th) *satva*]*nam hita*-

3 [*sukhaye*],

and the translation — "Success! During the reign of the great king Kanishka, in the ninth year, 9, in the first month, 1, of , on the day 5, — on the above date [an image of glorious Vardhamana has been caused to be made] for the welfare [and happiness] of [all created beings] by Vikata, the house wife of Bhattimita (Bhattimitra) and [daughter of] Brahma —(this statue being) the *nirvartana* of the preacher Naganamdi, out of the Kotiya school (*gana*), the Vaniya line (*kula*), (and) the Vairi branch (*sakha*)"

If we now turn to the *Kalpasûtra* [4], we find that

[4] *Sac Bks East*, vol XXII p 292

Sutthiya or Susthita, the eighth successor of Vardhamana, founded the Kautika or Kodiya gana, which split up into four sakhas and four kulas The third of the former was the Vajri or Vairi, and the third of the latter was the Vaniya or Vanijja It is evident that the names of the *gana*, *kula*, and *sakha* agree with those mentioned in the two inscriptions, Kotiya being a somewhat older form of Kodiya But it is interesting to note that the further subdivision of the Vairi śakha—the Sirika bhatti (Srika bhakti) which inscription No 6 mentions, is not known to the *Kalpasutra* This is a gap such as may by be expected to occur in a list handed down by oral tradition

3 The Kotika gana is again mentioned in the badly mutilated inscription No 19, plate xv A complete restoration is impossible

L 1 *Samvatsare 90 va sya kutubani vadanasya vodhuya*

2 *K[otiyato] ganato [Prasna]vaha[na]kato kulato Majhamato sakhato sa nikaye bhati galae tha bani*

It may, however, be inferred from the fragments of the first line that the dedication was made by a woman who was described as the wife (*kutumbini*) of one person and as the daughter in law (*vadhu*) of another The first part of line 2 restored as above gives—"in the congregation of out of the Kotiya school, the Prasnavahanaka line

and the Majhima branch " The restoration of the two names Kotiya and Prasnavahanaka seems to me absolutely certain, because they exactly fill the blanks in the inscription, and because the information in the *Kalpasutra* (S B E vol XXII, p 293) regarding the Madhyama sakha points in that direction The latter work tells us that Priyagantha, the second pupil of Susthita and Supratibuddha, founded a sakha, called Madhyama or Majhima

As our inscriptions show that Professor Jacobi's explanation of the terms *gana*, *kula* and *sakha* [5] is correct and that the first denotes the school, the second the line of teachers, and the third a branch which separated from such a line, it follows that the sakhas named in the *Kalpasûtra* without the mention of a *gana* and *kula*, must belong to the last preceding *gana* and derive their origin from one of its *kulas* Hence the Madhyama sakha doubtless was included in the Kautika gana, and an offshoot of one of its *kulas*, the fourth of which is called Prasnavahanaka or Panhavahanaya The correctness of these inferences is proved by Rajasekharas statement regarding his spiritual descent at the end of the *Prabandha kosha*, which he composed in Vik sam 1405 He informs us that he belonged to the Kotika gana, the Prasnavahana kula, the Madhyamâ sakha the Har-

[5] *S B E* vol XXII, p 288, note 2

shapuriya gachha and the Maladhari samtana founded by the illustrious Abhayasuri

For the last words of l 2 I do not dare to propose an emendation, I merely note that the gift seems to have consisted of pillars *thabani*, i e *stambhah*

4 The Kotiya gana seems finally to be mentioned in pl xiii, No 2, where the copy of line 1 2nd side may be corrected as, —

Siddha — sa 5 he 1 di 10 + 2 asya purvaye Kot(iya)

5 Names of an older *gana* and of one of its *kulas* occur in No 10 plate xiv, where the copy which is faulty, may allow the following partial restoration, —

L 1 *Sa 40 + 7 gra 2 di 20 etasya purvaye Varane gane Petidhamikakulavachakakasya Rohanadisya sisasya Senasya nivatanam savaka Da*

2 *pashanavadhaya Giha ka bha prapa [di]na ma ta*

which I translate —

"The year 47, the summer (month) 2, the day 20,— on the above date a drinking fountain was given by , the of the lay disciple Da (this being) the *nivatana* of Sena the pupil of Rohanadi (Rohanandi) and preacher of the Petidhamika (Praitidharmika) line in the Varana school

Varane must be a mistake for the very similar word *Charane* The second *kula* of this *gana* which, according to the *Kalpasutra* (S B E vol XXII,

p 291) was founded by Srigupta, the fifth pupil of Arya Suhastin, is the Pritidharmika (p 292) It is easy to see that a similar name is hidden in the compound *Petivamikakutavachakasya* 'of the preacher of the Petivamika line', and an inscription excavated by Dr Fuhrer at Mathura mentions the Petivamika (*kula*) of the Varana *gana* With the second line little can be done if the letters *prapa* are correct and form a word, one of the objects dedicated must have been a drinking fountain

6 The inscription No 20, plate xv offers likewise slightly corrupt and mutilated names of a *gana*, a *kula* and a *sakha*, mentioned in the *Kalpasutra* In the lithographed copy lines 3—7 are hopeless and there is no rubbing to help The word *dhitu* 'of a daughter' in line 6, and the following *ma uja* which is probably a misreading of *matuje* 'of the mother' show that this dedication also was made by a female The last four syllables *vato maho* are probably the remnant of another namaskara—*namo bhagavato Mahavirasya* As regards the proper names, Aryya Rehiniya is an impossible form, but on comparison with the next inscription to be mentioned, it is evident that the stone must have read *Aryyodehikiyato* or *Aryyadehikiyato gana[to]*[6] According to the *Kalpasutra* (*S B E* vol XXII, p 291) Arya Rohana was the first pupil of Arya Suhastin and founded the Uddeha gana The latter split up into four sakhas and into six kulas The name of its fourth

[6] *Wiener Zeitschr f d Kund d Morg nl* Bd II, S 142 f

sakhā, Purnapatrikā, closely resembles—especially in its consonantal elements—that of the inscription, *Petaputrika* and I do not hesitate in correcting the latter to *Ponapatrika* which would be the equivalent of Sansk. Paurnapatrikā. Among the six kulas is the Parihasaka, and considering the other agreements, I believe it probable that the mutilated name read as *Puridha ka* is a misreading of *Parihaka*. We may emend the first two times and read as follows,—

L. 1 *Siddha[m] namo arahato Mahavir[a]sya de vanaśasya | rajña Vasudevasya samvatsare 90 + 8 varshamase 4 divase 10 + 1 etasya*

2 *puro [a]y[e] Aryyo D[e]h[i]kiyato gana[to] P[a]ri[hâsa]k[a] kula[to] P[on]ap[a]trikat[o] sakato ga-n[i]sya Aryya Devadatta[sya] na*

3 *ryya Kshemasya*

4 *prakagu ine*

5 *kihadiye prajâ*

6 *tasya Pravarakasya dhutu Varanasya gatvakasya ma[t]uya Mitra(?)sa datta gâ*

7 *ye [namo bhaga]vato mah[âvirasya]*

and the translation (so far) will be,—

"Success! Adoration to the Arhat Mahavira, the destroyer(?) of the gods. In the year of king Vasudeva, 98, in the month 4 of the rainy season, on the day 11— on the above date

of the chief of the school (*garni*) Aryya Devadata (Devadatta) out of the school (*gana*) of the Aryya Udehikiya (Arya Uddehikiya)

out of the Parihasaka line (*kula*), out of the Ponnapatrikâ (Purnapatrika) branch (*sakha*)"[1]

These and many other statements in the inscriptions, about the teachers and their schools are of no small importance in themselves for the early history of the Jainas The agreement of the above with the *Kalpasutra* can best be shown by placing the statements in question against one another The inscriptions prove the actual existence of twenty of the subdivisions mentioned in the Sthaviravali of the *Kalpasutra* Among its eight ganas we can certainly trace three, possibly four — the Uddehika, Varana, Vesavadiya(?) and Kodiya

Inscriptions

1 Kottiya (Kodiya) Gana

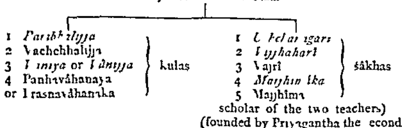
Bramadâsika kula	Uchchenâgarî sâkhâ
Thâniya kula	Vairi, Vairiya sakha
P[anha]vahu[naya]ku[la]	Majhamâ sakhâ

The Sthaviravali of the *Kalpasutra* (*Sac Bks of*

[1] At a later date Dr Bühler added other proofs from inscriptions of the authenticity of the Jaina tradition, in the *Vienna Oriental Journal*, vol II, pp 141—146, vol III, pp 233—240, vol IV, pp 169—173, 313—318 vol V, pp 175—180, and in *Epigraphia Indica*, vol I pp 371—397, vol II, pp 195—212, 311 The paragraphs given above are chiefly from his first paper in the *Vienna Oriental Journal* (vol I, pp 165—180), which appears to be an extended revision of the long footnote in the original paper on the Jainas, but it is here corrected in places from readings in his later papers — J B

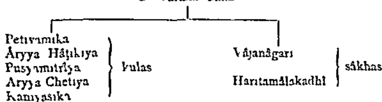
the East vol XXII, p 292) states that Susthita and Supratibuddha founded the —

Kotiya or Kautaka Gana



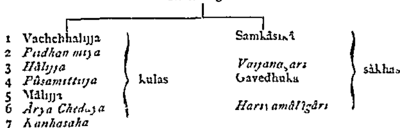
Inscriptions —

2 Vârana Gana



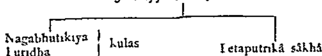
The *Kalpasutra* states that Śrigupta of the Harita-gotra founded the Charana gana, which was divided into four *sakhas* and into seven *kulas*

Chârana gana

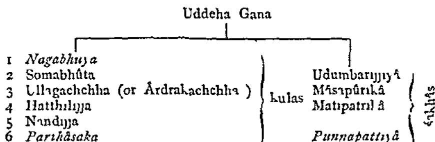


Inscriptions —

3 Aryya Udekiya Gana



The *Kalpasûtra* says Arya Rohana of the Kasyapa gotra founded the

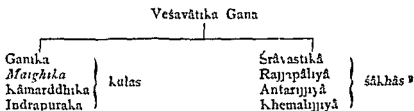


Inscriptions

4 [Vesavâdiya Gana] [8]

[Me]hika kula

The *Kalpasûtra* —Kamarddhi of the Kundala gotra founded the Veśavatika gana which was divided into four sâkhâs, and into four kulas —



The resemblance of most of these names is so complete that no explanation is necessary

[8] *Epigraphia Indica*, vol I, pp 382, 388

[9] For the above lists see *Wiener Zeitschr* bd IV, S 316 ff and *Kalpasutra in S B E* vol XXII, pp 290 f

JAINA MYTHOLOGY

The mythology of the Jainas whilst including many of the Hindu divinities, to which it accords very inferior positions is altogether different in composition It has all the appearance of a purely constructed system The gods are classified and subdivided into orders, genera, and species, all are mortal, have their ages fixed, as well as their abodes, and are mostly distinguished by cognizances *chihnas* or *lâñchhanas* Their Tirthakaras, Tirthamkaras, or perfected saints, are usually known as twenty four belonging to the present age But the mythology takes account also of a past and a future age or renovation of the world, and to each of these æons are assigned twenty four Tirthakaras But this is not all in their cosmogony they lay down other continents besides Jambûdvipa Bharata or that which we dwell in These are separated from Jambudvipa by impassable seas, but exactly like it in every respect and are called Dhatukikanda and Pushkara-arddha and of each of these there are eastern and western Bharata and Airavata regions, whilst of Jam

black for images of the 19th, 20th 22nd and 23rd Jinas On the front of the throne or *asana* are usually carved three small figures at the proper right of the Jina is a male figure representing the Yaksha attendant or servant of that particular Jina, at the left end of the throne is the corresponding female — or Yakshini, Yakshi or Śasanadevi, whilst in a panel in the middle there is often another devi At the base of the seat also, are placed nine very small figures representing the *navagraha* or nine planets, that is the sun, moon, five planets, and ascending and descending nodes

In the Jaina *Puranas*, legends are given to account for the connexion of the Yakshas and Yakshis with their respective Tirthakaras thus, *in the case* of Parsvanatha, we have a story of two brothers *Marubhuti and Kamatha, who in eight suc*cessive incarnations were always enemies, and were finally born as Parśvanatha and Sambaradeva respectively A Pashanda or unbeliever, engaged in the *panchagni* rite, when felling a tree for his fire, against the remonstrance of Parsvanatha, cut in pieces two snakes that were in it, the Jina, however restored hem to life by means of the *pañchamantra* They were then re born in Patala loka as Dharanendra or Nagendra Yaksha and Padmavatî Yakshini When Sambaradeva or Meghakumara afterwards attacked the Arhat with a great storm, whilst he was engaged in the *Kayotsarga* austerity — standing immovable, exposed to the weather — much in the way

that Mara attacked Śakya Buddha at Bodh gaya, Dharanendra's throne in Patala thereupon shook, and the Naga or Yaksha with his consort at once sped to the protection of his former benefactor Dharanendra spread his many hoods over the head of the Arhata and the Yakshini Padmavati held a white umbrella (*sveta chhatri*) over him for protection Ever after they became his constant attendants, just as Śakra was to Buddha The legend is often represented in old-sculptures, in the cave-temples at Badami, Elura, etc, and the figure of Parsva is generally carved with the snake hoods (*Seshaphani*) over him [2]

Other legends account for the attachment of each pair of Sasanadevatas to their respective Jinas

The Śvetambaras and Digambaras agree generally in the details respecting the different Tirthakaras, but, from information furnished from Maisur, they seem to differ as to the names of the Yakshinis attached to the several Tirthakaras, except the first and last two, they differ also in the names of several of the Jinas of the past and the future æons The Digambaras enlist most of the sixteen Vidyadevis

[2] *Cave Temples*, pp 491, 496, *Arch Sur Westn India*, vol I, p 25 and pl xxxvii, vol V, p 49, *Transactions R As Soc* vol I, p 435 At Rânpur in Godwar, in the temple of Rishabhanâtha is a finely carved slab representing Pârsvanatha in the Kayotsarga position, attended by snake divinities, — *Archit and Scenery in Gujarat and Rajputana*, p 21 The story has variants conf *Ind Ant* vol XXX, p 302

or goddesses of knowledge among the Yakshinis whilst the other sect include scarcely a third of them

These Vidyadevis, as given by Hemachandra, are — (1) Rohini, (2) Prajñapti, (3) Vajrasrinkhala, (4) Kulisankuśa — probably the Ankuśa Yakshi of the Svetambara fourteenth Jina, (5) Chakresvari, (6) Naradatta or Purushadatta (7) Kali or Kalika (8) Mahakali, (9) Gauri, (10) Gandhari (11) Sarvastramahajvala, (12) Manavi, (13) Vairotya (14) Achchhupta, (15) Manasi and (16) Mahamanasika

The images of the Tirthakaras are always represented seated with their legs crossed in front — the toes of one foot resting close upon the knee of the other and the right hand lies over the left in the lap All are represented exactly alike except that Parsvanatha, the twenty third has the snake-hoods over him, and, with the Digambaras, Suparsva — the seventh, has also a smaller group of snake hoods The Digambara images are all quite nude, those of the Svetambaras are represented as clothed, and they decorate them with crowns and ornaments They are distinguished from one another by their attendant *Yakshas* and *Yakshinis* as well as by their respective *chihnas* or cognizances which are carved on the cushion of the throne

All the Jinas are ascribed to the Ikshvaku family (*kula*) except the twentieth Munisuvrata and twenty-second Neminatha who were of the Harivamsa race

All received *diksha* or consecration at their native places and all obtained *jñâna* or complete enlighten-

ment at the same, except Rishabha who became a *Kevalin* at Purimatala, Nemi at Girnar, and Mahâvira at the Rijupaluka river, and twenty of them died or obtained *moksha* (deliverance in bliss) on Sameta Śikhara or Mount Pârśvanatha in the west of Bengal But Rishabha, the first, died on Ashtapada — supposed to be Satruñjaya in Gujarat, Vasupûjya died at Champapuri in north Bengal, Neminatha on mount Girnar, and Mahavira, the last, at Pavapuri

Twenty one of the Tirthakaras are said to have attained Moksha in the Kayotsarga (Guj *Kâusagga*) posture, and Rishabha, Nemi, and Mahavira on the *padmasana* or lotus throne

For sake of brevity the following particulars for each Arhat are given below in serial order viz —

(1) The *vimana* or *vahana* (heaven) from which he descended for incarnation

(2) Birthplace, and place of consecration or *diksha*

(3) Names of father and mother (4) Complexion

(5) Cognizance—*chihna* or *lañchhana*

(6) Height, and (7) Age

(8) Diksha-vriksha or Bodhi tree

(9) Yaksha and Yakshini, or attendant spirits

(10) First Ganadhara or leading disciple, and first Arya or leader of the female converts

I Rishabhadeva, Vrishabha, Âdinatha or Adisvara Bhagavan —(1) Sarvarthasiddha, (2) Vinittanagari in Kosala and Purimatala, (3) Nabhiraja by Marudeva, (4) golden —*varna*, (5) the bull, —*vrisha, balada*, (6) 500 poles or *dhanusha*, (7) 8,400,000

purva or great years, (8) the Vata or banyan tree, (9) Gomukha and Chakresvari, (10) Pundarika and Brahmi

II Ajitanatha (1) Vijayavimana (2) Ayodhya (3) Jitasatru by Vijayamata, (4) golden, (5) the elephant—*gaja* or *hasti* (6) 450 poles, (7) 7 200 000 purva years, (8) Śala—the Shorea robusta (9) Mahayaksha and Ajitabala with the Digambaras, the Yakshini is Rohini yakshi, (10) Śimhasena and Phalgu

III Sambhavanatha (1) Uvarimagraiveka, (2) Savathi or Śravasti, (3) Jitari by Senamata, (4) golden, (5) the horse—*asva ghoda*, (6) 400 poles (7) 6,000 000 purva years (8) the Prayala—Buchanania latifolia, (9) Trimukha and Duritari (Digambara—Prajñapti), (10) Charu and Śyama

IV Abhinandana (1) Jayantavimana, (2) Ayodhya, (3) Sambararaja by Siddhartha (4) golden, (5) the ape,—*plavaga*, *vanara* or *kapi*, (6) 350 poles, (7) 5,000,000 purva years, (8) the Priyangu or Panicum italicum, (9) Nayaka and Kalika, and Digambara—Yaksheśvara and Vajraśrinkhala, (10) Vajranabha and Ajita

V Sumatinatha (1) Javantavimana, (2) Ayodhya (3) Megharaja by Mangala, (4) golden, (5) the curlew,—*krauncha*, (Dig *chakravakapaksha*—the Brahmani or red goose) (6) 300 poles, (7) 4 000,000 purva years, (8) Śala tree, (9) Tumburu and Mahakali (Dig Purushadatta), (10) Charama and Kasyapi

VI Padmaprabha (1) Uvarimagraiveka, (2) Kausambi, (3) Śridhara by Susima, (4) red (*rakta*),

(5) a lotus bud — *padma, abja*, or *kamala*, (6) 250 poles, (7) 3,000,000 purva years, (8) the Chhatra — (Anethum sowa r), (9) Kusuma and Śyama (Dig Manovega or Manogupti), (10) Pradyotana and Rati

VII Suparsvanatha (1) Madhyamagraiveka, (2) Varanaśi, (3) Pratishtharaja by Prithvi, (4) golden[3], (5) the swastika symbol, (6) 200 poles, (7) 2,000,000 purva years, (8) the Śirisha or Acacia sirisha, (9) Matanga and Śanta, — Digambara, Varanandi and Kali, (10) Vidirbha and Soma

VIII Chandraprabha (1) Vijayanta, (2) Chandrapura, (3) Mahasenaraja by Lakshmana, (4) white — *dhavala, subhra*, (5) the moon — *chandra or saśi*, (6) 150 poles, (7) 1,000,000 purva years, (8) the Naga tree, (9) Vijaya and Bhrikuti Digambara — Śyama or Vijava and Jvalamalinî, (10) Dinna and Sumana

IX Suvidhinatha or Pushpadanta (1) Ânata devaloka, (2) Kanandinagari, (3) Sugrivaraja by Ramarani, (4) white, (5) the Makara (Dig the crab — *edi*), (6) 100 poles, (7) 200,000 pûrva years, (8) the Sili, (9) Ajita and Sutaraka Digambara — Ajita and Mahakali or Ajita, (10) Varahaka and Varuni

X Śitalanatha (1) Achyutadevaloka, (2) Bhadrapura or Bhadilapura, (3) Dridharatha raja by Nanda, (4) golden, (5) the Srivatsa figure (Dig *Sri vriksha* the ficus religiosa), (6) 90 poles, (7) 100,000 purva years, (8) the Priyangu tree, (9) Brahma and Aśoka (Dig Manavi), (10) Nanda and Sujasî

[3] The Digambaras describe the colours of the seventh and twenty first Jinas as *harakada* or emerald coloured

XI Śrevamsanatha or Srevasa (1) Achyuta devaloka, (2) Simhapuri, (3) Vishnuraja by Vishnu, (4) golden, (5) the rhinoceros — *Khadga gendu* (Dig Garuda), (6) 80 poles (7) 8,400,000 common years, (8) the Tanduka tree, (9) Yakshet and Manavi Digambara — Isvara and Gauri, (10) Kasyapa and Dharani

XII Vasupujya (1) Pranatadevaloka, (2) Champapuri, (3) Vasupujya by Jaya (4) ruddy — *rakta*, Guj *ratun*, (5) the female buffalo — *mahishi*, *pada* (6) 70 poles, (7) 7,200,000 common years (8) the Patala or Bignonia suaveolens (9) Kumara and Chanda (Dig Gandhari), (10) Subhuma and Dharani

XIII Vimalanatha (1) Mahasaradevaloka, (2) Kampilyapura (3) Kritavarmaraja by Syama (4) golden, (5) a boar — *sukara*, *varaha*, (6) 60 poles (7) 6,000 000 years, (8) the Jambu or Eugenia jambolana (9) Shanmukha and Vidita (Dig Vairôti) (10) Mandara and Dhara

XIV Anantanatha or Anantajit (1) Pranata devaloka (2) Ayodhya (3) Simhasena by Suvasa or Sujasa, (4) golden, (5) a falcon — *syena* (Dig *bhalluka* a bear), (6) 50 poles (7) 3,000 000 years (8) the Asoka or Jonesia asoka (9) Patala and Ankusa (Dig Anantamati), (10) Jasa and Padma

XV Dharmanatha (1) Vijayavimana, (2) Ratnapuri, (3) Bhanuraja by Suvrita, (4) golden (5) the thunderbolt — *vajra*, (6) 45 poles, (7) 1,000 000 years, (8) Dadhiparna tree (Clitoria ternatea), (9) Kinnara

and Kandarpa (Dig Manasi), (10) Arishta and Arthaśiva

XVI Santinatha (1) Sarvarthasiddha, (2) Gajapura or Hastinapura, (3) Visvasena by Achira, (4) golden, (5) an antelope—*mriga, harana, hulli*, (6) 40 poles, (7) 100,000 years, (8) the Nandi or Cedrela toona, (9) Garuda and Nirvani (Dig Kimpurusha and Mahamanasi), (10) Chakrayuddha and Suchi

XVII Kunthunatha (1) Sarvarthasiddha, (2) Gajapura, (3) Suraraja by Śrirani, (4) golden, (5) a goat—*chhâga* or *aja*, (6) 35 poles, (7) 95,000 years, (8) the Bhilaka tree, (9) Gandharva and Bala (Dig Vijaya), (10) Samba and Damini

XVIII Aranatha (1) Sarvârthasiddha, (2) Gajapura, (3) Sudarsana by Devirani, (4) golden, (5) the Nandyavarta diagram, (Dig *Mina* — the zodiacal Pisces), (6) 30 poles, (7) 84,000 year, (8) Âmba or Mango tree, (9) Yaksheta and Dhana (Dig Kendra and Ajita, (10) Kumbha and Rakshita

XIX Mallinatha (1) Jayantadevaloka, (2) Mathura, (3) Kumbharaja by Prabhavati, (4) blue—*nila*, (5) a jar—*kumbham, kalasa* or *ghata*, (6) 25 poles, (7) 55,000 years, (8) Asoka tree, (9) Kubera and Dharanapriya (Dig Aparajita), (10) Abhikshaka and Bandhumati

XX Munisuvrata, Suvrata or Muni (1) Aparajitadevaloka, (2) Rajagriha, (3) Sumitraraja by Padmavati, (4) black—*syama, asita*, (5) a tortoise—*kurma*, (6) 20 poles, (7) 30,000 years, (8) the Champaka, Michelia champaka, (9) Varuna and

Naradatta, (Dig Bahurûpini), (10) Malli and Pushpavati

XXI Naminatha, Nimi or Nimesvara (1) Pranata devaloka, (2) Mathura, (3) Vijayaraja by Vipratani, (4) yellow, (5) the blue water lily — *nilotpala*, with the Digambaras, sometimes the Asoka tree (6) 15 poles, (7) 10,000 years, (8) the Bakula or Mimusops elengi, (9) Bhrikuti and Gandhari, (Dig Chamundi), (10) Śubha and Anila

XXII Neminatha or Arishtanemi (1) Aparajita, (2) Sauripura (Prakrit — Soriyapura) and Ujjinta or Mount Girnar, (3) Samudravijaya by Śivadevi (4) black — *syama*, (5) a conch,— *sankha*, (6) 10 poles, (7) 1000 years, (8) the Vetasa, (9) Gomedha and Ambika with the Digambaras, Sarvahna and Kush mandini, (10) Varadatta and Yakshadinna

XXIII Parśvanatha (1) Pranatadevaloka, (2) Varanasi and Sameta Śikhara (3) Aśvasenaraja by Vamadevi, (4) blue — *nila*, (5) a serpent — *sarpa*, (6) 9 hands, (7) 100 years, (8) the Dhataki or Grislea tomentosa, (9) Parsvayaksha or Dharanendra and Padmavati, (10) Arvadinna and Pushpachuda

XXIV Sri-Mahavira, Vardhamana or Vira the Sramana (1) Pranatadevaloka, (2) Kundagrama or Chitrakuta, and Rijupaluka, (3) Siddhartharaja Sreyansa or Yasasvin by Triśala Videhadinna or Priyakarini, (4) yellow, (5) a lion — *kesari simha*, (6) 7 hands or cubits, (7) 72 years, (8) the *sala* or teak tree, (9) Matangi and Siddhayika, (10) Indrabhuti and Chandrabala

The Tirthakaras may be regarded as the *di*

majores of the Jainas[1], though, having become Siddhas, emancipated from all concern, they can have no interest in mundane affairs They and such beings as are supposed to have reached perfection are divided into fifteen species

1 Tirthakarasiddhas,
2 Atirthakarasiddhas,
3 Tirthasiddhas,
4 Svalingasiddas,
5 Anyalingasiddhas,
6 Strilingasiddhas,
7 Purushalingasiddhas,
8 Napumsakalingasiddhas,
9 Grihalingasiddhas,
10 Tirthavyavachchhedasiddhas,
11 Pratyekabuddhasiddhas,
12 Svayambuddhasiddhas,
13 Ekasiddas,
14 Anekasiddhas,
15 Buddhabodhictasiddhas[5]

But the gods are divided into four classes, and each class into several orders the four classes are —

I Bhavanadhipatis, Bhavanavasins or Bhaumeyikas, of which there are ten orders, viz —

1 Asurakumaras,
2 Nagakumaras,

[4] For an account of the ritual of the Svetâmbara sect of Jainas, see my account in the *Indian Antiquary* vol XIII, pp 191—196

[5] *Jour Asiat* IXme Ser tom XIX, p 260

3 Taditkumaras or Vidyutkumâras,
4 Suvarna- or Suparnakakumâras,
5 Agnikumâras,
6 Dvipakumâras (Divakumâras)
7 Udadhikumâras,
8 Dikkumâras,
9 Pavana or Vâtakumaras
10 Ghanika or Sanitakumâras

II **Vyantaras** or **Vanamantaras** who live in woods are of eight classes —

1 Pisâchas, 4 Rakshasas 7 Mahoragas
2 Bhutas, 5 Kimnaras, 8 Gandharvas
3 Yakshas, 6 Kimpurushas

III The **Jyotishkas** are the inhabitants of,

1 Chandras or the moons,
2 Suryas or the suns
3 Grahas or the planets,
4 Nakshatras or the constellations,
5 Târas or the hosts of stars

And IV The **Vaimanika** gods are of two orders (1) the **Kalpabhavas** who are born in the heavenly Kalpas, and (2) the **Kalpatitas**, born in the regions above the Kalpas

(1) The **Kalpabhavas** again are subdivided into twelve genera who live in the Kalpas after which they are named, viz, —

1 Saudharma, 5 Brahmaloka,
2 Îsâna, 6 Lantaka,
3 Sanatkumara, 7 Sukra or Mahasukla
4 Mahendra, 8 Sahasrara,

9 Anata (Anaya),	11 Ârana,
10 Pranata (Panaya),	12 Achyuta

(2) The Kalpatitas are subdivided into—(*a*) the Graiveyakas, living on the upper part of the universe, and (*b*) the Anuttaras or those above whom there are no others

(*a*) The Graiveyakas are of nine species, viz —

1 Sudarsanas,	6 Somanasas,
2 Supratipandhas,	7 Sumankasas,
3 Manoramas,	8 Priyankaras,
4 Sarvabhadras,	9 Âdityas or Nandikaras
5 Suviśalas,	

And (*b*) the Anuttara gods are of five orders viz —

1 Vijayas,	4 Aparâjitas,
2 Vaijayantas,	and 5 Sarvarthasiddhas [6]
3 Jayantas,	

These Anuttara gods inhabit the highest heavens where they live for varying lengths of time as the heavens ascend, and in the fifth or highest—the great Vimana called Sarvarthasiddha—they all live thirty three Sagaropamas or periods of unimagiable duration Still all the gods are mortal or belong to the *samsara*

Above these is the paradise of the Siddhas or perfected souls, and the *Uttaradhyana Sutra* gives

[6] Conf *Ratnasagara*, bh II, pp 616, 617, *Jour Asiat* IXme Ser tome XIX, p 259, *Sac Bks E* vol XLV, p 226 f See also *Rev de l Histoire des Relig* tom XLVII, pp 34—50, which has appeared since the above was written, for "La doctrine des etres vivants dans la Religion Jaina"

the following details of this realm of the perfected, or the paradise of the Jainas[1] —

'The perfected souls are those of women, men, hermaphrodites, of orthodox, heterodox, and householders Perfection is reached by people of the greatest, smallest and middle size[8], on high places, underground, on the surface of the earth, in the ocean, and in waters (of rivers, etc)

"Ten hermaphrodites reach perfection at the same time, twenty women, one hundred and eight men, four householders, ten heterodox, and one hundred and eight orthodox monks

"Two individuals of the greatest size reach perfection (simultaneously), four of the smallest size and one hundred and eight of the middle size Four individuals reach perfection (simultaneously) on high places, two in the ocean, three in water twenty underground, and where do they go on reaching perfection? Perfected souls are debarred from the non world (Aloka), they reside on the top of the world, they leave their bodies here (below) and go there, on reaching perfection

"Twelve *yojanas* above the (Vimana) Sarvartha is the place called Îshatpragbhara, which has the form of an umbrella, (there the perfected souls

[1] See *ante*, p 11, note 10, The following extract is from *Sic Books of the East*, vol XLV, pp 211—213

[8] The greatest size—*oguhana*—of men s 500 dhanush or 2000 cubit, the smallest is one cubit

go) It is forty five hundred thousand *yojanas* long, and as many broad, and it is somewhat more than three times as many in circumference Its thickness is eight *yojanas*, it is greatest in the middle, and decreases towards the margin, till it is thinner than the wing of a fly This place, by nature pure, consisting of white gold, resembles in form an open umbrella, as has been said by the best of Jinas

"(Above it) is a pure blessed place (called Śitā), which is white like a conch shell, the *anka* stone, and Kunda flowers [9], a *yojana* thence is the end of the world The perfected souls penetrate the sixth part of the uppermost *krosa* of the (above-mentioned) *yojana* There, at the top of the world reside the blessed perfected souls, rid of all transmigration, and arrived at the excellent state of perfection The dimension of a perfected soul is two thirds of the height which the individual had in his last existence

"The perfected souls considered singly — *egattena* (as individuals) — have a beginning but no end, considered collectively — *puhuttena* (as a class) — they have neither a beginning nor an end They have no (visible) form, they consist of life throughout, they are developed into knowledge and faith, they have crossed the boundary of the Samsāra, and reached the excellent state of perfection'

Like both the Brahmans and Buddhists, the Jainas

[9] The gourd Lagenaria vulgaris

have a series of hells—N a r a k a s, numbering seven which they name—

1 Ratnaprabha, 5 Dhumaprabha,
2 Śarkaraprabha 6 Tamaprabha
3 Valukaprabha, 7 Tamatamaprabha [10]
4 Pankaprabha,

Those who inhabit the seventh hell have a stature of 500 poles, and in each above that they are half the height of the one below it

Everything in the system as to stature of gods and living beings, their ages and periods of trans migration is reduced to artificial numbers

The Jaina Gachhas

About the middle of the tenth century there flourished a Jaina high priest named U d d y o t a n a with whose pupils the e i g h t y f o u r g a c h h a s origin ated This number is still spoken of by the Jainas, but the lists that have been hitherto published are very discordant The following was obtained from a member of the sect as being their recognised list,—and allowing for differences of spelling nearly every name may be recognised in those previously pu blished by Mr H G Briggs or Colonel Miles

[10] *Ratnasagara*, bh II, p 607, *Jour As* n s p 263

The Eighty four Gachchhas of the Jainas[1]

1 Vada *†
2 Osvala *†
3 Anchala *
4 Jiravalî *†
5 Khadatara or Kharatara
6 Lonka or Richmati *†
7 Tapa *†
8 Gamgesvara *†
9 Korantavala †
10 Anandapura †
11 Bharavali
12 Udhaviya *†
13 Gudava *†
14 Dekaupa or Dekawâ *†
15 Bhinmala †
16 Mahudiya *†
17 Gachhapala *†
18 Goshavala †
19 Magatragagada †
20 Vrihmaniya †
21 Talarâ *†
22 Vikadiya *†
23 Muñjhiya *†
24 Chitroda †
25 Sachora *†
26 Jachandiyâ †
27 Sidhalavâ *†
28 Miyanniva
29 Âgamiya †
30 Maladhari *†
31 Bhavarîya †
32 Palivala *†
33 Nagadigeśvara †
34 Dharmaghosha †
35 Nagapura *†
36 Uchatavala †
37 Nannavala *†
38 Sadera *†
39 Mandovara *†
40 Śurani *†
41 Khambhâvati *†
42 Pacchamda
43 Sopariya *†
44 Mandaliya *†
45 Kochhipana *†
46 Jagamna *†
47 Laparavala *†
48 Vosarada *†
49 Duivandanîyâ *†
50 Chitravala *†
51 Vegada
52 Vapada

[1] Those names marked * are found in Col Miles's list *Tr R A S* vol III, pp 358 f 363, 365, 370 Those marked † are included in H G Briggs list,— *Cities of Gujarashtra*, p 339

53 Vijahara, Vijhara *†
54 Kaupuri †
55 Kachala
56 Hamdaliya †
57 Mahukara †
58 Putaliya *†
59 Kamnariseya †
60 Revardīya *†
61 Dhandhuka †
62 Thambhanipana *
63 Pamchivala †
64 Palanpura *
65 Gamdhariya *†
66 Veliya †
67 Sadhapunamiya
68 Nagarakotiya *†
69 Hasora *†
70 Bhatanera *†
71 Janahara *†
72 Jagayana *
73 Bhimasena *†
74 Takadiya †
75 Kamboja *†
76 Senata †
77 Vaghera *†
78 Vahediya *
79 Siddhapura *†
80 Ghoghari *†
81 Nigamiya
82 Punamiya
83 Varhadiya †
84 Namila †

CONTENTS

कहाँसे मिलेगा—इसे सम्पादन करनेके लिए कौन कौनसे साधनोंकी आवश्यकता है, इत्यादि प्रश्न ऐसी सूरतमें अपने आप चित्तमें उठ खड़े होते हैं। यही कारण है कि हम यहाँ पर इस विषयका थोड़ा बहुत विचार करना आवश्यक समझते हैं।

व्यापारकी प्रधान पाठशाला अनुभव है। इस पाठशालामें व्यापारका बहुत ही उत्तम ज्ञान मिलता है। इस पाठशालामें सीखे बिना व्यापारिक ज्ञान होना असम्भव है। उम्मीदवारीमें रहकर व्यवसाय सीखे बिना व्यापारिक ज्ञान सम्पादन करनेकी आशा करना व्यर्थ है। व्यापार करनेसे ही व्यापारकी खूबियाँ समझ पड़ती हैं। धन्धेका ज्ञान धन्धा ही देता है। अनुभव करनेमें जो हानि होती है, वही गुरुदक्षिणा है। धन्धेका शुरू करना, उसका अनुभव लेना, अनुभव प्राप्त करते हुए विचार करना, अनुभवसे तत्त्व निश्चय करना और जितनी हो सके, जानकारी हासिल करना, यही व्यापारिक-ज्ञान प्राप्त करनेका मुख्य मार्ग है। व्यापारिक ज्ञान पाने और सम्पादन करनेका प्रथम साधन स्वय व्यापार करना है। व्यापारी शिक्षा पानेकी मुख्य पाठशाला व्यापारियोंकी दूकानें ही हैं।

व्यापारिक ज्ञानके साथ अर्थशास्त्र (धनोत्पादक शास्त्र) और गणितशास्त्रके व्यवस्थित रीतिसे किये हुए अध्ययनका भी बड़ा भारी सम्बन्ध है। इनका अध्ययम तात्त्विक दृष्टिसे किया जाना चाहिए। अर्थशास्त्रमें पैसा सिक्का-सम्बन्धी सारी बातोंका—सारे व्यवहारोंका अच्छी तरह विचार किया जाता है। जिसमें व्यावहारिक दृष्टिसे अर्थका विचार किया जाय उसे धनोत्पादकशास्त्र—द्रव्य कमानेका शास्त्र—कहते हैं। व्यापारियोंको अर्थशास्त्रके ज्ञानकी पग पगपर आव

श्यकता पड़ती है। अर्थशास्त्रके सिद्धान्तसे व्यापारीको एक पग भी नहीं हटना चाहिए। सच्चा व्यापारी हट ही नहीं सकता। अर्थशास्त्रको व्यापार शास्त्र कह दें तो भी अनुचित नहीं है। विशेष क्या कहें, अर्थशास्त्र व्यापारियोंके लिए भगवद्गीता है—भागवत है—वेद है—तत्त्वार्थसूत्र है—कुरान है—पुराण है—इञ्जील है—सर्वस्व है।

व्यापारीको इस बातके जाननेकी बड़ी आवश्यकता है कि कहाँपर, कितना और कौनसा माल पैदा होता है, कहाँपर कितने मनुष्य हैं, कौनसा माल तेज रहेगा, कौनसा मन्दा रहेगा। ये सब बातें महानुमानशास्त्रसे जानी जाती हैं। दुनियामें क्या उलट फेर हो रहे हैं सो भी व्यापारीको जानने चाहिए। खेती कैसी हुई, कितना अनाज पैदा हुआ, कितना माल आया और कितना रवाना हुआ, इत्यादि विषयोंकी रिपोर्टें व्यापारीको पढ़नी चाहिए। जिसे व्यापारिक ज्ञान सम्पादन करनेकी इच्छा हो उसे चाहिए कि वह व्यापार, कृषि आदिसे सम्बन्ध रखनेवाली रिपोर्टें और समाचारपत्र अवश्य पढ़ता रहे।

व्यापारी-सभायें व्यापार-सम्बन्धी जानकारीको इकट्ठा कर रखती हैं। विदेशी व्यापारी चर्मील वगैरह अपनी जान कारीको रिपोर्टें प्रतिवर्ष प्रकाशित करते हैं। व्यापार-उद्योग धन्धेके सम्बन्धमें निरन्तर चर्चा करनेवाले समाचारपत्र, मासिकपत्र और वार्षिक विवरण आदि प्रकट होते रहते हैं। व्यापार विषयके मुख्य मुख्य ग्रन्थ भी छपते रहते हैं। इन सबका परिशीलन करना चाहिए। व्यापारिक-ज्ञान सम्पादन करनेके ये मुख्य साधन हैं।

व्यापारिक ज्ञानकी शिक्षा देनेका व्यवस्थित साधन यही है

कि व्यापार सम्बन्धी 'प्राथमिक' और उच्च विद्यालयोंमें शिक्षा ग्रहण करें। और और देशोंमें ऐसे बहुतसे विद्यालय हैं। हमारी सरकारका भी इस ओर ध्यान गया है। उसने एक कालेज खोला है। इससे भविष्यत्‌में लाभ होगा ही, परन्तु वास्तवमें लाभ उसी समय होगा जब देशी विद्यार्थी देशी भाषाके द्वारा शिक्षित होंगे और भाषाज्ञानकी दृष्टिसे अन्यान्य भाषाओंको पढ़कर लाभ उठावेंगे। व्यापारिक ज्ञान फैलनेके लिए आवश्यक है कि समाचारपत्र, मासिक पत्र, वार्षिक विवरण, ग्रन्थ आदि देशी भाषाओंमें खूब प्रचलित किये जायँ। किन्तु खेद है कि ऐसा नहीं होता। और भी एक बात है। हमारे देशके जो व्यापारी हैं, जो अनुभवी हैं उन्हें ठीक ढंगसे लिखना नहीं आता; और जो लिख सकते हैं उनके पास इस विषयका अनुभव नहीं है। हमारे व्यापारियोंका कर्तव्य है कि वे अपना अनुभव प्रकट करें। इससे इस विषय के विद्यार्थियोंको बड़ा लाभ होगा।

अंकानुमानशास्त्र—तेजी मन्दीका ज्ञान।

संख्याओंका विचार करके जो अनुमान किया जाय वह अंकानुमानशास्त्र है। यह एक स्वतन्त्र शास्त्र है। व्यापारमें इसका बड़ा उपयोग होता है। व्यापारका प्रथम और मुख्य आधार स्तम्भ तेजी मन्दीका ज्ञान है। कौनसी वस्तु कब और क्यों तेज या मन्दी हो जायगी, एकदम खप जायगी या धीरे धीरे खपेगी, इत्यादि बातोंका जानना व्यापारमें

अत्यन्त आवश्यक है। व्यापारिक ज्ञानमें तेजी मन्दीका ज्ञान होना बड़े ही महत्त्वकी बात है। यह बात सम्भव है या असम्भव—यह बात साध्य है या असाध्य—इस बातका निश्चय करनेकी जिसमें शक्ति हो—जो अङ्कानुमानशास्त्रमें प्रवीण हो, उसे तुरन्त तेजी मन्दीका ज्ञान हो जाता है। जिसे तेजी मन्दी शीघ्र समझ पड़ती है वह व्यापारमें प्रवीण कहा जाता है और वही उससे लाभ उठा सकता है। व्यापारीका मुख्य कर्तव्य हम पहले ही बतला चुके हैं कि वह सस्ते भावमें खरीदे और मँहगेमें बेचे। अमुक माल कब और कैसे अवसर पर सस्ता होता है, इसकी जानकारी होनेसे व्यापारी सस्तीके समयमें उस मालको खरीद लेगा और मँहगीके ज्ञानसे तेजीके समय बेच सकेगा। जिस ज्ञानको अँगरेजीमें—Science of Possibilities or Probabilities—साध्यासाध्यताका ज्ञान-हो सकने न सकनेका ज्ञान—कहते हैं, व्यापारीको उसकी बड़ी ही आवश्यकता है। "ऐसी स्थिति है, इसका परिणाम ऐसा होना चाहिए। ऐसी स्थितिमें अमुक बात होना सम्भव है।" इस प्रकारके अनुमान कर निर्णय करनेकी कलाको शक्याशक्यता और साध्यासाध्यताका शास्त्र कहते हैं। अङ्कानुमान शास्त्रसे यह सब जान पड़ता है कि किस किस तरहके, कहाँ कहाँ और कितने कितने कारखाने हैं, उनमें कितनी कितनी तनख्वाहके कितने कितने नौकर हैं, वहाँसे किस किस तरहका कौन कौनसा और कितना कितना माल रोज निकलता है, कहाँपर कितना कच्चा माल तैयार होता है, कौनसा अनाज किस प्रान्तमें कितना बोया गया और कितना पैदा हुआ, किस प्रान्तमें कितने मनुष्य हैं, वहाँपर किस किस मालकी कितनी खपत होती है, इत्यादि। व्यापारी इस प्रकारके ज्ञानसे अनु

मान द्वारा तेजी-मन्दीका निश्चय कर सकता है। इस शास्त्रमें सवयाके द्वारा निर्णय होता है, अतएव इसका नाम अकानुमानशास्त्र है। सवया द्वारा निर्णय होनेपर इस बातके जानने की आवश्यकता पड़ती है कि अमुक बात साध्य है या नहीं, सो इसका निश्चय शक्याशक्यता और साध्यासाध्यताके शास्त्रद्वारा होता है।

अकानुमानशास्त्र और शक्याशक्यता साध्यासाध्यताके शास्त्रका आपसमें सम्बन्ध है। इन दोनों शास्त्रोंका अच्छा ज्ञान हो या होनेकी अनुकूलता हो, तो तेजी मन्दीकी अटकल अच्छी तरह लगाई जा सकती है। तेजी मन्दीकी अटकलका ज्ञान हो जाने पर व्यापार करनेकी सफल पद्धतिको मुकर्रर कर लेनेमें कठिनाई नहीं पड़ती। इसलिए आवश्यक है कि व्यापार करनेकी जिसे इच्छा हो, वह इन दोनों शास्त्रोंका ज्ञान अवश्य सम्पादन करे। अकानुमानका ज्ञान सम्पादन करनेके लिए सरकारकी ओरसे प्रकाशित हुई पुस्तकों और रिपोर्टोंको पढ़ना चाहिए। क्या ही अच्छा हो यदि ये रिपोर्टें देशी भाषाओंमें प्रकाशित की जाया करें, या कोई सज्जन या ग्रन्थ प्रकाशकमण्डली ही इन सब विषयोंकी पुस्तकें, रिपोर्टें या वार्षिक विवरण निकालें।

अर्थशास्त्रके अध्ययनकी आवश्यकता।

यहाँपर अर्थशास्त्रसे मतलब धन-विज्ञानसे—सम्पत्ति-शास्त्रसे—है। इस शास्त्रका विषय धन द्रव्य-

सम्पत्ति-माल-पैसोंका है। व्यापारका मुख्य प्राण पूँजी है। व्यापारीको उसकी अच्छी जानकारी होनी चाहिए। अर्थ शास्त्रका अच्छा ज्ञान व्यापारमें प्रवीणता सम्पादन करनेका एक प्रधान साधन है। अर्थशास्त्रमें व्यापार तत्वका बहुत कुछ विवेचन होता है। व्यापारियोंको अर्थशास्त्रसे अज्ञान न रहना चाहिए। हम जिस उद्योग धन्धेको करें उसका बारीक-से बारीक ज्ञान हमें होना चाहिए। व्यापार और अर्थशास्त्रका बड़ा ही निकटका सम्बन्ध है। प्रत्येक व्यापारीको अर्थशास्त्र अवश्य पढ़ना चाहिए।

अर्थ शास्त्रमें उत्पत्ति, बदलना और बाँटना इन तीन बातों का खूब विवेचन होता है। माल तैयार करनेको उत्पत्ति, उसे किसी चीज़के बदलेमें देनेको बदलना और पैदा हुए मालमें परिश्रमके अनुकूल हिस्सा करनेको बाँटना कहते हैं। अर्थ शास्त्रके ये तीनों मुख्य विभाग हैं, इसीसे इस शास्त्रका सारा सम्बन्ध व्यापारके साथ आ मिलता है। अर्थशास्त्रके उत्पत्ति नामक विभागमें ज़मीन, मजदूरी और पूँजीका विचार होता है। मजदूरी और पूँजीके बिना ज़मीन सजला सुफला और शस्य श्यामला नहीं हो सकती। ज़मीन, मजदूरी और पूँजी इन तीनोंके योगसे ही मनुष्यके निर्वाह होनेकी चीजें तैयार होती हैं। इन तीनोंके योग हुए बिना कोई वस्तु नहीं पैदा हो सकती। अतएव धनोत्पत्तिके प्रकरणमें इन तीनोंका विचार होना ही चाहिए। इन तीनोंका यथार्थ विवेचन करनेमें और और बहुतसी बातोंका समावेश होता है। पूँजीके साथ ही साख, ब्याज आदि अनेक बातोंका विचार मनमें आ खड़ा होता है। यही हाल मजदूरी और ज़मीनका है। अतएव

धनोत्पादक सारी बातोंका अच्छी तरह ज्ञान होनेके लिए अर्थशास्त्रका ज्ञान होना चाहिए।

बदला—यह व्यापार-वृक्षका मूल बीज है। इस विभागमें देशके आने और जानेवाले मालका विचार और मालका अदला-बदला करनेका तात्त्विक विवेचन रहता है।

बाँटना—इस प्रकरणमें श्रम विभागका विचार होता है। हमारे व्यापारी इसी श्रम विभागके व्यवसायमें ही लगे रहते हैं। वे इस देशका माल उस देशमें और उस देशका इस देशमें खपाते रहते हैं। ये केवल इसी पद्धतिको जानते हैं। इस प्रकरणमें खपत और संग्रहका विवेचन रहता है। अप्रतिबद्ध-व्यापार और प्रतिबद्ध-व्यापारका भी इसी भागमें विवेचन किया जाता है। इस विषयके गहन और विस्तृत ज्ञानकी व्यापारियोंको बड़ी आवश्यकता है।

अर्थशास्त्र सम्बन्धी इस थोड़ीसी बातके कहनेसे हमारे व्यापारियोंको अर्थशास्त्र पढ़नेकी लालसा उत्पन्न हुई होगी। बिना पढ़े भी होशियार व्यापारियोंको अनुभव और अनुभव से पैदा हुए ज्ञानके योगसे थोड़ा बहुत काम चलाने योग्य अर्थशास्त्रका ज्ञान हो जाता है। तर्कशास्त्रसे उत्तम रीतिसे वाद विवाद करना आता है, परन्तु कई एक मनुष्य ऐसे भी होते हैं जो बिना तर्कशास्त्र पढ़े भी उत्तम रीति से वाद विवाद कर सकते हैं। इसी तरह अर्थशास्त्र न पढ़कर भी कई एक सज्जन बड़े बड़े व्यापार करते हैं। ऐसा होनेपर भी हम यह नहीं कह सकते कि इस शास्त्रके पढ़नेकी आवश्यकता नहीं है। अर्थशास्त्र पढ़े बिना जाना ही नहीं जा सकता कि इस शास्त्रका व्यापार-व्यवसायमें कितना उपयोग होता है। अर्थ शास्त्र सफलताकी कुञ्जी है। इस शास्त्रकी महिमा अपार है।

जकात और व्यापार-तत्त्व।

जिसके हाथमें सारी राजकीय सत्ता हो ऐसे राजाका या ऐसी सभाका कर्तव्य है कि वह अपने देशके व्यापार उद्योग धन्धोंकी रक्षा और वृद्धि करे। प्रजाकी रक्षा और प्रजाकी पेट पूजाके लिए उद्योग धन्धोंकी वृद्धि करना राजाके हाथमें होता है। कर लेनेका उद्देश्य केवल कर लेना ही नहीं है—जकातका उद्देश्य रुपये जमा करना ही नहीं है, देशके व्यापार धन्धोंकी रक्षा करना भी है। कर दो प्रकारके होते हैं—प्रत्यक्ष और अप्रत्यक्ष। बाजारमें आते हुए मालपर सैकड़े पीछे या मालके वजनपर कर होता है। परन्तु वह भारी नहीं जान पड़ता। यद्यपि इसका सारी दुनियापर—माल खरीदने वालोंपर—ही असर पड़ता है, परन्तु उन्हें नहीं अखरता। इस तरहके करको अप्रत्यक्ष या परोक्ष कर कहते हैं। म्युनिसिपैलिटीमें जो कर देना पड़ता है वह प्रत्यक्ष कर है। आय कर, गृह कर आदि भी प्रत्यक्ष कर हैं।

व्यापारके विषयमें जो अप्रत्यक्ष कर देना पड़ता है, उसी का नाम जकात है। जकात लेनेके कुछ मुख्य तत्त्व होते हैं जकातके तत्त्वोंका अलग अलग तीन प्रकारकी पद्धतियाँ होती हैं। अप्रतिबद्ध, प्रतिबद्ध और यथायोग्य, तीनों प्रकारकी परिपाटियाँ इस समय प्रचलित हैं। इन तीनों प्रकारकी प्रत्येक रीतिका सामान्य लक्षण बतलानेके पहले आवश्यक है कि हम यहाँपर इस बातका वर्णन करें कि जकात क्यों लगाई जानी चाहिए। व्यापार-सम्बन्धी जकात लगानेके मुख्य कारण चार हैं।

१ अपने देशके उद्योग धन्धेके साथ, अन्य देश या प्रान्तके रोजगार प्रतिस्पर्धा न कर सकें, अपने देशके उद्योग धन्धोंकी अवनति न हो, अपने देशके बने हुए मालसे विदेशका बना हुआ माल सस्ता आकर न बिक सके।

२ देशका कच्चा माल परदेश जाकर देशके कारीगरोंका उद्योग नष्ट न होने पावे—कच्चे मालसे पक्के मालके बनानेका धन्धा नष्ट न हो जाय।

३ अनावश्यक और हानिकारक पदार्थोंकी वृद्धि न हो और न उन्हें उत्तेजन मिले।

४ देशका धन बाहरकी चीजें खरीदनेमें न उड़े—देशकी सम्पत्ति विदेशमें न जाने पावे।

इन चार कारणोंमेंसे किसी भी एकाध कारणसे व्यापार रोजगार धन्धे पर अकात लगाई जाती है। अकातके इन तत्त्वोंसे व्यापारपद्धतिके तीन प्रकार उत्पन्न होते हैं। पहला प्रकार अप्रतिबद्ध है। देशका माल परदेश जानेमें और पर देशका माल देशमें आनेमें किसी प्रकारकी रोक टोक न हो—कुछ कर न हो, इसका नाम अप्रतिबद्ध व्यापार है। इंग्लैंड और हिन्दुस्तानकी सरकारने अप्रतिबद्ध नीतिको स्वीकार किया है। इस नीतिसे इंग्लैंडको बेहद लाभ हुआ है और आर्यावर्तको—गरीब हिन्दुस्तानको—बेहद नुकसान। इस नीतिसे भारत दिन दिन गरीब होता जाता है। इंग्लैंडके अर्थशास्त्री आदम स्मिथ वगैरहने प्रतिपादन किया है कि पहले पहल ऐसा भास होता है कि नुकसान हो रहा है; परन्तु अप्रतिबद्ध व्यापारसे अन्तमें लाभ ही लाभ होता है ठीक है, परन्तु देशकी कैसी परिस्थितिमें इस नीतिसे लाभ हो सकता है, यह विचार करनेके योग्य प्रश्न है। इस समय

भारतका करोड़ों रुपयेका माल विदेशोंमें जाता है और वही वहाँपर तैयार होकर—पक्का माल बन कर वापस यहीं आ जाता है। कच्चे मालसे पक्का माल करनेमें जो श्रमकर, वारि श्रमक या कमाई की जाती है वह यहाँके श्रमजीवियोंकी कमाई विदेशी उड़ा लेते हैं। इतना ही नहीं, पक्के मालको खरीदनेसे यहाँकी सम्पत्ति उड़ी चली जा रही है और विदेशी यहाँका धन खींचकर गुलछर्रे उड़ा रहे हैं। इस अप्रतिबद्ध व्यापार के कारण दूसरे देशोंके कारखाने यहाँ पर अच्छी तरह माल बेच सकते हैं, उन्हें काफी लाभ होता है और बेचारे यहाँके कारखानेवाले, कारीगर, मजदूर और संक्षेपमें सारे भारत वासियोंको धनहानि बलहानि, जीवनहानि उठानी पड़ती है। मेरे विचारमें भारतवासियोंके लिए इस समय अप्रतिबद्ध व्यापारनीति अच्छी नहीं, इसका उपयोग यथासमय किया जाना चाहिए।

दूसरी व्यापारनीतिका नाम प्रतिबद्ध या विदेशी मालके आनेमें रुकावट डालनेवाली पद्धति है। हमारे देशके उद्योगके साथ दूसरे देशोंके उद्योग स्पर्धा न कर सकें, इसलिए विदेश से आनेवाले मालपर भारी महसूल लगाया जाता है। इस महसूलसे विदेशी माल बहुत महँगा हो जाता है, इतना महँगा कि देशी मालके मुकाबले नहीं ठहर सकता। इसी नीतिको प्रतिबद्ध-नीति कहते हैं।

तीसरी नीतिका नाम है यथायोग्य नीति। इसमें—'हरि कैसा? जैसेको तैसा'—वाली कहावत चरितार्थ होती है जो राज्य हमारे साथ जैसा बर्ताव करे, वैसा ही उसके साथ करना इस नीतिका उद्देश्य होता है। यदि हमारे देशका पक्का माल बेरोक-टोक किसी देशमें खपे तो हम भी उस देशका पक्का

माल अपने यहाँ बेरोक-टोक आने दें, नहीं तो नहीं। यह नहीं कि हमारा माल-पक्का माल तो कहीं प्रवेश न करने पावे—बेरोक टोक—बिना कर दिये जाने न पावे और विदेशी मालसे हमारे बाजार भर जायँ। अँगरेजीमें जिसे Fair trade कहते हैं, उसे ही हमने यथायोग्य व्यापारके नामसे लिखा है।

जकातके लिए व्यापारपद्धतिके इन तत्त्वोंका विचार करना काफी है। इन तत्त्वोंके सिवा भी जकात ली जाती है। सड़क, पुल वगैरहसे मालके आने जानमें आसानी होती है। इनके खर्चके लिए भी जकात ली जाती है। सरकारी खर्चके लिए भी जकातसे कुछ आमदनी-कर लिया जाता है और शहरके सुधारके लिए भी जकात लगाई जाती है। जकात या महसूल लगानेका कारण ऊपर कहे हुए तत्त्वोंमें समाविष्ट हो जाता है। भारत सरकारका प्रधान कर्तव्य या मुख्य धर्म है कि वह जकात-तत्त्वोंको इस तरह काममें लावे कि यहाँके सारे उद्योग धन्धे खिल उठें।

मुसाफिरीसे लाभ।

ब्यापारियोंको इस बातको अच्छी तरह जाननेकी बड़ी ही आवश्यकता है कि किस किस देशमें, किस किस प्रान्तमें और कौन कौनसे बाजारमें क्या क्या चीजें पैदा होती हैं और क्या क्या खपता है। लोगोंके रीति रिवाज कैसे हैं, मेले-ठेले कहाँ-कहाँ होते हैं, वार-त्योहार कौन कौनसे हैं, लोक रुचि कैसी है, अन्य व्यापारी कैसे हैं और क्या व्यापार करते

है। कौनसी वस्तु कहाँ पर और कैसी पैदा होती है, इत्यादि आवश्यक बातोंकी व्यापारीको बारीकसे बारीक जानकारी होनी चाहिए। मार्ग, सड़क, जकातके नाके, नदी, नाले, पुल आदिकी जानकारीके साथ यह सारा ज्ञान होना चाहिए कि एक स्थानसे दूसरे स्थानको मालके पहुँचाने आदिमें कितना खर्च होगा, और कितना समय लगेगा। ये सारी बातें आँखों से देश विदेश देखनेसे अच्छी तरह ज्ञात हो सकती हैं। कौन-सी जगह, किस समय कौनसी वस्तु तैयार होती है और उसे खरीदनेका समय कौनसा है इसका सच्चा ज्ञान स्वयं अपनी आँखोंसे देश-देशान्तर देखनेसे ही हो सकता है। व्यापारीका यह मुख्य कर्तव्य है कि वह क्रय विक्रय, संग्रह खपत और ग्राहक आढ़तिया वगैरहका अच्छा ज्ञान सम्पादन करे। इसका प्रधान और सुगम साधन मुसाफिरी है। हमारी जितनी ज्यादा जान पहचान होगी, उतनी ही हम व्यापारमें वृद्धि कर सकेंगे। जान पहचान पर शुद्ध व्यवहार और उत्तम परिपाटीका बहुत कुछ आधार है। यह जान पहचान मुसाफिरीसे बढ़ती है।

मनुष्यसमाजको परखना एक महत्त्वकी कला और व्यापार चातुर्य्य है। जो चाहता हो कि मुझे यह कला आवे, उसे चाहिए कि वह जितना हो सके, बहुतसे मनुष्योंकी संगति करे। लोक समुदायके सूक्ष्म रीतिसे देखे भाले बिना यह ज्ञान नहीं पैदा हो सकता। मुसाफिरी करनेसे लोकसमूहको देखने का प्रसंग मिलता है। मुसाफिरीसे अनेक प्रकारके—भाँति भाँतिके अनुभव होते हैं, ज्ञानदृष्टि बढ़ती है, भिन्न भिन्न स्वभाव के मनुष्योंसे मिलना-जुलना होता है और शक्याशक्यता—

साध्यासाध्यताका अनुमान करनेकी शक्ति आ जाती है। मुसाफिरीसे व्यापारी की अटकल लगानेकी शक्ति बढ़ती है।

मुसाफिरीकी करना—पर्यटन करना—स्वय एक प्रकारका व्यापार ही है। अपना माल गाँव परगाँव या देश परदेशमें खपानेका काम मुसाफिरीसे अच्छी तरह होता है। बाजारमें दूकान होती है। फेरीवाले दूकानसे माल ले आते हैं और घर घर फिरकर मालको खपा आते हैं। इसी तरह जगह जगह अपने मालको खपा आनेमें मुसाफिरीके समान दूसरा कोई उपाय नहीं है। इस तरह विचार करने पर जान पड़ेगा कि जिसे व्यापारिक ज्ञान सम्पादन करना हो, उसे पर्यटन करना चाहिए—मुसाफिरी करनी चाहिए। हमारे देशमें तो यह ज्ञान पहलेसे ही प्रचलित है कि व्यापारीको मुसाफिरीमें ही रहना चाहिए। हम यह नहीं कहते कि व्यापारीको बारहो महीने चक्कर लगाते रहना चाहिए और न हम यही कहते हैं कि एक हम मुसाफिरी करते ही रहनेसे कार्यसिद्धि होती है; किन्तु हमारे कहनेका तात्पर्य इतना ही है कि व्यापारीको वर्ष भरमें कमसे कम तीन चार महीने पर्यटन अवश्य करना चाहिए। पर्यटन-में गाँठके पैसे खोना ठीक नहीं—मुसाफिरीका खर्च व्यापारीको बाला बाला निकालना चाहिए। मुसाफिरी करते समय किसी वस्तुके क्रय विक्रय द्वारा उससे अपना सफरखर्च—पर्यटन-व्यय—निकाल लेना चाहिए। जो व्यापारी जितना ज्यादा सफर करता है, वह उतना ही ज्यादा होशियार होता है, चतुर होता है और चाणाक्ष (किसीके पेंचमें न आनेवाला, समझदार) होता है। जो जितनी मुसाफिरी करता है वह व्यापारमें उतना ही ज्यादा बढ़ा हुआ होता है। संक्षेपमें, हमारे कहनेका भाव यही है कि पर्यटन व्यापारीको अत्यन्त

लाभ पहुँचानेवाली वस्तु है। पर्यटन व्यापारीका जीता-जागता और फलदाता विज्ञापन है। मुसाफिरी व्यापारिक ज्ञानका विद्यालय है। पर्यटन व्यापार-चातुर्य सिखलानेवाला उत्तम से उत्तम अध्यापक है। मुसाफिरी करना व्यापारीका कर्तव्य है। समझदार व्यापारीको उचित है कि वह अपने व्यापारको विकसित करनेके लिए प्रवास किये बिना—मुसाफिरी किये बिना—न रहे।

व्यापारके सुभीते।

जबतक सुभीतोंकी बहुतायत न हो तबतक व्यापारकी वृद्धि होना असम्भव है। वर्तमान समय व्यापारकी सुविधाओंके अनुकूल है। वर्तमान समयको यदि व्यापारयुग कहें तो भी अनुचित नहीं है। शान्तिके समयमें व्यापारवृद्धि ही प्रधान कर्तव्य जान पड़ता है। राजा और प्रजाका ध्यान व्यापार वृद्धिकी ओर लगा हुआ है। हमारा यह कर्तव्य है कि हम व्यापार-वृद्धिके साधनोंको बढ़ावें। व्यापार-वृद्धिसे देशके महत्त्वकी तुलना की जाती है और इसीमें देशका वैभव समाया होता है। देशका व्यापार बढ़ना देशके सौभाग्यका चिह्न है। पहले सबका ध्यान अस्त्रशस्त्रोंकी ओर था और अब व्यापारकी ओर है। लार्ड मेकालेने एक समय राज प्रतिनिधि सभामें कहा था कि हमारी सत्ता हिन्दुस्तानमें न रहे तो विशेष हानि नहीं; पर भारतका केवल व्यापार हमारे हाथमें रहना चाहिए। इस कथनसे मालूम होता है कि इग्लैंडके बड़े बड़

विद्वान् सार्वभौम-सत्तासे व्यापारको बड़ा और लाभदायक मानते हैं। सरकारके जितने सार्वजनिक और लोकोपयोगी कार्यालय हैं उन सबकी कार्यवाही व्यापारके अनुकूल साधन खड़े करनेमें है। इस सभ्यता और शान्तिके समयमें राज-काज चलानेका अर्थ व्यापार-वृद्धिके अनुकूल साधन खड़े करना ही है, ऐसा जान पड़ता है। भारतकी अँगरेज सरकार व्यापारी है। व्यापारके बलसे ही उसने इतना बड़ा राज्य सम्पादन किया है। बहुतसे कार्यालय व्यापार-वृद्धिके लिए ही बने हुए जान पड़ते हैं। डाकखाने, तारघर, इञ्जीनियरी, रेल, पुल, सड़क, यही क्यों, पुलिस विभागतक व्यापारकी सुविधाओंके लिए ही बने हुए जान पड़ते हैं। लोकनायकों— समाजके अगुओं और राजपुरुषोंकी सारी खटपट व्यापार-वृद्धिके लिए हो रही है। इस समय व्यापार वृद्धिके लिए क्या क्या सुविधायें हैं, इसका कुछ विचार यहाँ हम करते हैं।

डाकखाने और तारघर। डाकखाने और तारघर बड़े ही उपयोगी हैं। सस्तीमें खरीदना और महँगीमें बेचना व्यापारका मूल तत्त्व है। डाकखानेके द्वारा, एक पैसे या दो पैसेके खर्चसे, कौनसी वस्तु कहाँपर किसने मोलमें मिलती है यह सहजमें जाना जा सकता है। सारे भारतवर्षमें सैकड़ों कोसके समाचार दो पैसेमें मँगाये जा सकते हैं। पहले ऐसी सुविधा न थी। तारके द्वारा सारे संसारके समाचार जाने जा सकते हैं। डाकखानेकी मार्फत मालके नमूने वगैरह मँगाये जा सकते हैं और रुपये आदि भेजे जा सकते हैं। डाकखाने और तारघर व्यापारकी सुविधाओंके लिए ईश्वरीय आशीर्वादके बराबर हैं।

रेल। डाकखाने और तारघरके द्वारा कौनसा माल कहाँ-

पर सस्ता मिलगा, यह तुरन्त जान पड़ता है और उस माल का मँगवानेका साधन रेल है। चाहे जितना माल, चाहे जितनी दूरसे रेलके द्वारा एकदम मँगवाया जा सकता है। रेलसे व्यापारियोंको बड़ा सुभीता हो गया है। यह सुभीता सरकार और व्यापारी दोनोंने खड़ा किया है। रेलवेके नियम व्यापारियोंको बहुत कुछ मालूम होते हैं और विशेष विशेष नियम जानते रहना चाहिए।

पुल सड़कें आदि। इनसे भी व्यापारियोंको बड़ा सुभीता होता है। सरकार प्रतिवर्ष लाखोंके खर्चसे इन्हें तैयार कराती है—सुधरवाती है। सड़कें, पुल, रेल, जहाज, डाकखाने, तारघर आदि सब व्यापारकी सुविधाके साधन हैं।

पुलिस। इसके द्वारा चोरी डकैती वगैरहसे मालकी रक्षा होती है। यह भी व्यापारकी सुविधाका साधन है।

न्यायालय। लेन देनके व्यवहारमें बेईमानी न होने पावे—न्याय हो, इसके लिए अदालतें हैं। इन अदालतों—न्यायालयोंसे भी व्यापारमें सुगमता होती है। कोई विशेष तया बेईमानी नहीं कर पाते।

इस तरह सरकारने व्यापारकी सुगमताएँ की हैं। प्रजाने भी बेंक, दूकानें, बीमा कम्पनियाँ, व्यापारी मण्डल, व्यापारी वकील, व्यापारी समाचारपत्र आदिकी सृष्टि कर व्यापारकी सुविधाएँ खड़ी की हैं। सरकारमें एक व्यापारी कार्यालय भी होता है। इसके द्वारा व्यापारसम्बन्धी जानकारियाँ प्रकट की जाती हैं। सरकारके विदेश खातेमें व्यापारी वकील भी रहते हैं। व्यापारसम्बन्धी सुविधाओंकी रक्षा करना काम है। व्यापारी विद्यालय, व्यापारी ग्रन्थ,

व्याख्यान, वगैरहसे व्यापार-सम्बन्धी ज्ञानका प्रसार किया जाता है, जिसके द्वारा व्यापारमें सुविधा होती है।

पत्र-व्यवहार।

हमारे व्यापार धन्धेमें पत्रव्यवहारका काम बड़े ही महत्वका है। अलग अलग गाँवसे क्रय विक्रय, भाव-ताव और नई पुरानी खबरोंके प्रतिदिन जाननेकी बड़ी भारी आवश्यकता है। पत्रोंके द्वारा ग्राहकोंकी माँगका, उनकी दलीलोंका, और जो कुछ वे पूछते हैं, उन सब बातोंका उत्तर दिया जाता है। अपने मालकी हकीकत और ग्राहकोंकी आवश्यकता आदि भी पत्रके द्वारा प्रकट होती है। इस तरह व्यापारमें कई कारणोंसे पत्रव्यवहारकी आवश्यकता है। अतएव पत्र व्यवहारका काम सदा व्यवस्थित, नियमित और परिपूर्ण रीतिसे होना आवश्यक है। पत्र मिलते ही उसके मतलबका ध्यान रखकर जवाब लिखना चाहिए। आये हुए पत्रोंको व्यवस्थित रीतिसे रखना चाहिए, इस तरह कि कभी किसी पत्रकी आवश्यकता आ पड़े तो वह तुरन्त ही खोजकर निकाला जा सके। होशियार व्यापारी कभी इस विषयमें भूल नहीं करता। आये हुए पत्रोंका ब्योरेवार जवाब देना चाहिए। जिस रोज पत्र आये उसी दिन उसका उत्तर देना, यही अच्छी परिपाटी है। आये हुए पत्रका उत्तर न देना असभ्यता है। अपने घर आये हुए मनुष्यकी यदि हम आव भगत नहीं करते तो वह हमारी

असभ्यता है। यही हाल पत्रका है। यदि हम पत्रका उत्तर नहीं देते तो असभ्यता तो है ही, परन्तु व्यापारके कार्य्यमें नालायकी भी है। ज्यादा क्या कहें, पत्रोत्तर न देना बेरोजगार रहना है। जो मनुष्य यह चाहें कि हमें कोई असभ्य—नासमझ—बेपरवाह या अनुपयोगी न समझे, उन्हें चाहिए कि वे आये हुए पत्रोंका तुरन्त ही उत्तर दें। पत्रकी प्रत्येक बातका सोच-समझकर उत्तर देना चाहिए। पत्र लिखनेमें गड़बड़ न करना चाहिए, अक्षर साफ लिखने चाहिएँ, मतलब ठीक समझमें आवे, ऐसी इबारत लिखनी चाहिए। नाम धाम साफ लिखना चाहिए। अपना नामधाम पत्र पर छपा रक्खा हो तो और भी अच्छा है। अब ऐसे छपे हुए कागजों पर लिखनेका रिवाज़ चल पड़ा है। व्यापारी लोगोंको इस परिपाटी पर अवश्य चलना चाहिए। इससे अपने मुँहसे कहे बिना लोगोंको हमारा पता मिल जाता है। व्यापारीका यह कर्त्तव्य है कि दुनियाँ पर यह प्रकट कर दे कि उसके यहाँ अमुक-अमुक मालका व्यापार होता है। छपे हुए पोस्टकार्डों या कागजोंके व्यवहारसे यह बात सिद्ध होती है। क्योंकि इन पत्रोंपर व्यापारी, प्रिंटर, पब्लिशर, बैंकर, आदि शब्द छाप कर अपने कामको प्रसिद्ध कर सकता है। यह सच है कि ऐसे कामसे प्रारम्भ प्रारम्भमें खर्च पड़ता है, परन्तु अन्तमें लाभ हुए बिना नहीं रहता।

अपने भेजे हुए आवश्यक पत्रोंकी नकल या सूचना रखना आवश्यक है। कभी कभी यह सूचना काम देती है। इसलिए अपने भेजे हुए पत्र और उसके पतेकी नकल रखना व्यापारीको जरूरी है। ऐसी नकलें रखनेकी तरकीब (बिना दूनी मेहनत हुए और विशेष खर्च हुए) निकल आई है। यह नकल फोटोके

समान हूबहू हो आती है। कापी इंक (नकल करनेकी स्याही) से लिखनेसे उसकी नकल पतले कागजकी बही पर उतर आती है। पेंसिलसे लिखे हुए पत्रकी भी नकल रह सकती है। इसके लिए भी खास प्रकारका काला पतला कागज (कार्बन पेपर) आता है। व्यापारियोंके लिए आवश्यक है कि वे अपने भेजे हुए पत्रोंकी नकल रक्खे बिना न रहें। पत्रव्यवहारमें आलस्य रखना ठीक नहीं। जो पत्रव्यवहारमें कच्चा होता है उसके फँसनेके बहुत प्रसंग आते हैं। पत्रव्यवहारमें देर करना, आलस्य करना, यह सब अपने हाथसे अपना मोल घटाना है। अतएव पत्रव्यवहारमें सदा दक्ष रहना चाहिए।

पत्रव्यवहार करना घर बैठे संसारके साथ वार्तालाप करना है। जबानी बात चीत करनेमें जितनी चतुराई रखनी पड़ती है उससे विशेष चतुराई पत्रव्यवहारमें रखनी चाहिए। सफेद को काला करनेमें बड़ी सावधानीकी जरूरत है। हम पत्र-व्यवहारके आवश्यक और मुख्य मुख्य नियम यहाँपर लिख देते हैं। इनपर ध्यान रखना चाहिए:—

१ अपने यहाँ आये हुए पत्रपर आनेकी तारीख लिखकर उसकी नोंध करना।

२ जिस दिन पत्र आवे उसी दिन उसका उत्तर देना।

३ भेजे हुए और भेजे जानेवाले पत्रोंकी नोंध और नकल रखना।

४ पत्र साफ अक्षरोंमें खुलासेवार और तुरन्त मतलब समझ पड़े, ऐसा लिखना।

५ पत्रके नीचे सही साफ तौर पर करना और नामधाम स्पष्ट तौरसे लिखना, या छपवाना।

६ हमारे पत्रोंको हमारी इच्छाके बिना कोई कभी पढ़ न सके, ऐसा प्रबन्ध कर रखना।

७ हमारे लिखे हुए पत्रोंकी नकल और आये हुए पत्र जब चाहें तब तुरन्त मिल जायँ, ऐसी तजवीज रखना।

८ पत्रमें व्यर्थ बातें न भरना, पूछी हुई बातका उत्तर देना और अपना मतलब समझा देना।

९ पत्र पढ़ते ही यह विचार करना कि यह उत्तर देने योग्य है या नहीं और फिर वैसा ही बर्ताव करना।

१० पत्रकी भाषा सरल और स्पष्ट हो, पेचीदा न हो। व्यापारियोंको चाहिए कि इनके सिवाय अपनी परिस्थिति-के अनुकूल और और नियमोंको भी काममें लाया करें।

अनुभव, अभिप्राय और सलाहके नियम।

व्यापारियों के पालन करने योग्य सारे नियमोंको एक ही स्थान पर कह देना अत्यन्त ही कठिन है। तथापि हम यहाँपर व्यापार कार्यमें मार्ग दिखानेवाले कुछ मोटे मोटे नियमोंको लिखते हैं। व्यापार खरा व्यवहार है। व्यापारके नियमका उल्लङ्घन हुआ कि प्रायश्चित्त भोगना पड़ा। इससे आवश्यक है कि व्यापारके नियम धर्मके नियमोंकी तरह पालन किये जायँ। धर्मोल्लङ्घनका फल कदाचित् विलम्ब से भी भुगतना पड़े—भूलसे हुए कामकी माफी भी मिल जाय, परन्तु व्यापारकी भूल तत्काल प्रायश्चित्त भुगवाये बिना न रहेगी। व्यापारके नियमोल्लङ्घनमें माफी नहीं—

तुरन्त नष्ट दण्ड होता है। वहाँपर पश्चात्तापसे शुद्धि है, यहाँपर नहीं। अन्य शास्त्रोंके नियम प्रकट हैं, परन्तु व्यापार के नियम गुप्त हैं, वे अनुभवसे ही जाने जाते हैं, कहींसे मुफ्त नहीं मिलते। कोई अनुभवी किसीको सेत मेंत व्यापारी सलाह नहीं देता। व्यापार मतलबसे भरी बात है। इसी गुप्त रखनेकी क्रियाके कारण हमारे प्राचीन व्यापारियोंका गुप्त नाम पड़ा है। यहाँपर हम पूँजी, नामा, बर्ताव और व्यवहारसम्बन्धी कुछ नियम लिखेंगे जिनसे हमारे पढ़ने वालोंको व्यापारी सलाहका बहुत कुछ ज्ञान होगा।

१ पूँजीसम्बन्धी नियम।

१ इस बातको जहाँतक बन पड़े गुप्त रखना चाहिए कि हमारी पूँजी कितनी है, कहाँसे और किस तरह इकट्ठी की गई है।

२ देनदार होकर व्यापार करनेवाला झूठा, लुच्चा, ठग, कृतघ्न, खाऊ आदि दोषियोंके दोषोंका पात्र हुए बिना नहीं रहता।

३ अपनी साखसे मनुष्यकी सत्ता दूसरोंकी पूँजीपर हो जाती है, इससे अपनी साख सदा समुज्ज्वल रखनी चाहिए।

४ साखसे ही सदा काम करनेवाला कभी-न कभी अपनी साख खो बैठता है।

५ साखका बाज़ारमें उपयोग करना जुआ खेलनेके समान है। साखसे ही काम चलानेवालेकी साख बिगड़े बिना नहीं रहती, इसलिए इसका उपयोग कभी कभी ही करना चाहिए।

६ जबतक साख कभी कभी काममें लाई जाती है तबतक

उसकी कीमत बहुत होती है। उससे बहुत काम लेनेमें उसकी कीमत कम हो जाती है।

७ जो बात बातमें बिगड़े और अभिमानी हो, ऐसे मनुष्य को साझीदार न बनाना चाहिए।

८ ज्ञान, पूँजी और परिश्रम इन तीनोंमें हिस्सेदारी होती है, परन्तु जो पूँजीवालेको महत्त्व नहीं देते उनकी हिस्सेदारी बहुत समयतक नहीं चलती।

९ पूँजीवाला हिस्सेदार हो तो वह जितना दूर रहनेवाला हो उतना ही अच्छा। पूँजीवाला हिस्सेदार धन्धेसे अनजान हो तो बहुत अच्छा, अनजानके साथ मिलकर व्यापार करना दोनों तरफ कच्च करनेका और अपयश होनेका साधन है।

१० अनुभवहीन और छिपावट रखनेवाले पूँजीवालोंको हिस्सेदार न रखना चाहिए।

११ साझेका व्यापार करनेके पहले खूब पक्का विचार करना चाहिए।

१२ लोगोंके पाससे आनेवाली रकम पर विश्वास रखना धोखेसे खाली नहीं होता। लोगोंके पाससे आनेवाली रकम पर विश्वास कर व्यापार करनेवाला व्यापारी कभी न कभी फँसे बिना नहीं रह सकता।

१३ अपने देनेको सरा है सो ठीक समयपर देना चाहिए और लेना सरा है सो ठीक समयपर आ ही जायगा—ऐसा भरोसा न रखना चाहिए।

१४ यह बात छिपी हुई रखनी बहुत ही कठिन है कि कर्ज कितना है और कब देना है। अतएव सबसे अच्छा तो यह है कि जहाँ तक बन पड़े, कर्ज न लिया जाय। अपने माथेके कर्जका हाल दूसरोंको मालूम होने देना अपनी साखका गला

घोंटना है—अपने हाथसे ही अपनी स्थिति ऐसी कर डालता है कि कोई अपना भरोसा न करे।

१। जिसका लेन-देन शुद्ध न हो उसकी साख किसी गिनतीमें नहीं रहती।

१८ जिसके सिरपर कर्ज है, समझना चाहिए कि वह व्यापारी अपनी इज्जत, आबरू, स्वतन्त्रता और सुख दुश्मनों के हाथमें दे चुका।

१७ पेनदार व्यापारोंका लाभ कमलपत्रके ऊपरके पानीके समान अनिश्चित-चचल है।

१८ कर्ज व्यापारका क्षयरोग है और क्षयरोगकी उपेक्षा करना मौतको बुलाना है।

१६ साखसे कर्ज लेकर हिस्सेदारीमें खूब नफा उठाना दुर्घट काम है। इस तरह लाभ उठाना भाग्यवानोंका चिह्न है।

२० व्यापारी धनवान् है या नहीं यह उसकी आयसे नहीं, बचतसे जाना जाता है।

२१ दूसरेकी पूँजी और अपना ज्ञान, इनके योगसे व्यापार करना व्यापारिक कौशल है। यह पूँजी कर्ज न होना चाहिए। पूँजीवाला अपने लाभके विचारसे स्वयं दे, ऐसी पूँजी होनी चाहिए।

२१ जिसके पास पूँजी न हो, ऐसे मनुष्यको चाहिए कि पहले नौकरी कर विश्वास जमावे, धरोहर रख द्रव्य सम्पादन करे और फिर स्वतन्त्र धन्धा करे।

३ साख, ज्ञान और नकद पूँजी, इन तीनोंकी जिसके पास समान अनुकूलता न हो उसे जवाबदारी पर व्यापार न करना चाहिए। ऐसे मनुष्यको उचित है कि उम्मीदवारी, नौकरी और हिस्सेदारीकी श्रेणियों पर क्रमशः चढ़े। एकदम

ऊपर न कूदे। ऊपर एकदम कदाचित् चढ़ जाय और फिर नीचे गिरे तो फिर चढ़नेकी कोशिश करनी चाहिए।

२ नामा-बहीखाता।

१ व्यापारीको चाहिए कि वह रोज आय व्यय लिखकर बाकी रोकड़ सँभाला करे।

२ ऊँटपर चढ़कर झोंके खानेवाला और याद कर करके बहीखाता लिखनेवाला गिरे बिना न रहेगा।

३ बही खातेको—नामेको रोज दुरुस्त न रखनेवाला नुकसान ही उठाता है।

४ बही-खाता सरस्वती है—लक्ष्मी है—व्यापारीका प्राण है। उसे सदा शुद्ध और स्वच्छ रखना चाहिए।

५ पैसा हाथमें आये बिना जमा नहीं करना चाहिए और लिखे बिना देना न चाहिए।

६ बही-खाते महीनेकी अन्तिम मितीतक तमाम साफ लिखे रहने चाहिएँ।

७ देना बहुत हो जानेसे बात बातमें झगड़ा आता है, झुँझलाहट होती है और देना होना आखिरकार फजीहत कराता है।

यह काम हमें अपने अत्यन्त विश्वासपात्र मनुष्यसे कराना चाहिए, ऐसे वैसे प्रत्येक मनुष्यसे यह काम लेना ठीक नहीं।

बर्ताव-सदाचार।

१ मीठी बोली, शान्त स्वभाव और सहनशील प्रकृति ये गुण व्यापारीके लिए आवश्यक हैं।

२ 'नाहीं' उत्तर देनेका ज्ञान सम्पादन करना व्यापारीके लिए आवश्यक है। बहुतसे व्यापारी ऐसे देखे गये हैं, जो जबानसे 'हाँ, हाँ' करते हैं और कामसे 'नहीं' प्रकट करते हैं। यह ठीक नहीं। इसका परिणाम पहलेसे 'नहीं' करनेकी अपेक्षा बहुत ज्यादा खराब होता है। पहलेसे 'नहीं' कर देनेमें लोगोंको बुरा नहीं लगता और स्वयं भी कठिनाई नहीं उठानी पड़ती। पर यह काम कठिन है, इसे सीख रखना चाहिए।

३ व्यापारीको बकबक न करनी चाहिए और बोलनेकी अपेक्षा सुनना ज्यादा चाहिए। सच्चे व्यापारी ज्यादा बोलनेवाले नहीं होते।

४ अपना मतलब किसीको जाहिर न होने देना व्यापार की चतुराई है।

५ व्यापारीके बोलनकी यह चतुराई है कि, वह किसीपर यह प्रकट न होने दे कि उसे सामनेवालेका विश्वास नहीं है। लोगोंको यह मालूम न होने देना चाहिए कि अमुक व्यापारीकी जबान ही जबान है—हृदय ऐसा नहीं है।

६ ओछा और चिड़चिड़ा स्वभाव, क्रोधमयी प्रकृति और क्रूर बोली व्यापारीमें न होनी चाहिए।

७ औरों पर भरोसा रखना स्वयं अपना नाश करना है।

८ निम्नलिखित बातें यद्यपि कठिन हैं, तथापि अत्यन्त आवश्यक, और व्यापारमें व्यापारियोंका कल्याण करनेवाली हैं—वाणीसे मनुष्योंको वश किया जाय, वर्तावसे अपने आदरको बढ़ाया जाय और व्यवहारसे अपना विश्वास जमा लिया जाय।

९ व्यापारीको ऐसी गप शपमें शामिल होनेकी कोई आवश्यकता नहीं है कि जिससे उसका प्रत्यक्ष सम्बन्ध न हो।

१० व्यापारीको जहाँतक बन पड़े झंझटोंमें पड़ना, दूसरों के काममें व्यर्थ माथापच्ची करना, किसीके साथ बहुत घना सम्बन्ध रखना उचित नहीं है और न बिलकुल अनजान ही रहना ठीक है। मतलब यह है कि खूब सोच समझकर व्यापारीको अपना बर्ताव स्थिर करना चाहिए।

११ झूठ बोलना, कपट करना, मिथ्या दम दिलासा देना, ये व्यापारीके लक्षण नहीं हैं। यह तो व्यापारीका आत्मघात करना है। इन कामोंसे अपनी उन्नति मानना भूल है।

१२ दया, परोपकार और दानशीलता व्यापारीके आच रणोंमें अवश्य रहनी चाहिए और इन गुणोंसे दूसरोंको लाभ पहुँचाना चाहिए।

१३ मनोनिग्रह रखकर व्यापारीको चाहिए कि दुराचार का सेवन न करे। उसे मीठी बोली और सादे रहन सहनसे अपना आदर दूना करना चाहिए। ऐसा वर्ताव रखना चाहिए कि जिससे किसीको यह मालूम न हो कि अमुक व्यापारी स्पर्धा कर रहा है। ऐसी कला व्यापारीमें होनी चाहिए।

४ व्यवहार।

१ जो व्यापारी क्रय विक्रय नकद रुपयेसे नहीं

वैसा करनेकी पद्धति नहीं जारी करता, वह आगे पीछे नष्ट हुए बिना नहीं रहता।

२ दूसरोंपर बेहद विश्वास करनेसे पश्चात्ताप ही हाथ आवेगा, और किसी लाभकी आशा नहीं है।

३ प्रतिस्पर्धामें महानुभावता रखनी चाहिए और वह अपने वर्तावमें दिखलानी चाहिए।

४ अपने बराबरके व्यापारियोंके सम्बन्धमें पीछेसे बुरी सम्मति देना और अपने पड़ोसीकी या अन्यान्य व्यापारियों की निन्दा करना नीचता और असभ्यता है।

५ हिसाब न रखकर लेन देन करना दूसरोंका फायदा करनेवाला है।

६ जितना मिले उतना नफा लेकर नुकसान हुआ हो उसे भर लेना चाहिए, ज्यादा नफेकी आशासे नुकसानमें न उतरना चाहिए।

७ ज्यादा नफे और कम व्यवहारकी अपेक्षा कम नफा और ज्यादा व्यवहार अच्छा है।

८ जिस व्यवसायकी लगन हमें न लगे उससे कुछ लाभ नहीं होगा।

९ नुकसान होनेका खास साधन बहुत बड़ी आशा और भारी नफेकी लालसा है।

१० जो व्यापारी अपने ग्राहकको प्रसन्न नहीं रख सकता उसके व्यापारमें कभी बरकत नहीं होती।

११ जिस व्यापारके साधन अपने हाथमें न हों उसमें बरकत पाकर सुखी होनेकी आशा करना व्यर्थ है।

१२ जिस व्यापारमें दृढ़ निश्चय करना, शीघ्र निर्णय

करना और झटपट फैसला करना, ये तीनों गुण नहीं हैं उन्हें सफल-मनोरथ होनेकी आशा न करनी चाहिए।

१३ निश्चयपूर्वक धैर्यसे किये हुए व्यापारमें सफलता होती है।

१४ अधूरी पूँजी, अविश्वासपात्र नौकर और अनिश्चित व्यवसाय अपयशके कारण हैं।

१५ अपनी हिम्मत न हो, घरकी पूँजी न हो, निजी अनुभव न हो और स्वयं देखरेख न रक्खी जा सकती हो तो ऐसे मनुष्यके लिए यही अच्छी सम्मति है कि वह स्वयं अपनी जोखिम पर व्यापार न करे।

प्रामाणिकता।

उत्तम स्त्रियोंका श्रेष्ठ शृंगार जैसे पातिव्रत्य है, वैसे ही व्यापारीका श्रेष्ठ शृंगार प्रामाणिकता है। प्रामाणिकता व्यापारिक जीवनकी सफलता है। प्रामाणिकता किसे कहते हैं, इसके समझानेकी आवश्यकता नहीं है। व्यापारमें लेन देन, वचन, पत्र-व्यवहार और माप तौल मुख्य बातें हैं। इनमें सदा सचाई रहनी चाहिए। झूठ बातमें कभी बरकत नहीं होती। प्रामाणिकताके बराबर उत्तम और सुखदायक कुछ नहीं है। प्रामाणिकतामें हानि नहीं है। इसीमें कीर्ति और एकान्त आयक है। प्रामाणिकपन व्यापारीका सौभाग्यतिलक है। कीर्ति, लाभ और कौशलकी व्यापारीको आवश्यकता है, ये तीनों बातें प्रामाणिकतासे प्राप्त होती है।

व्यापारीके बही-खाते खरे होने चाहियें। उनमें ज़रा भी फरक होना ठीक नहीं है। लेन देन होते ही तुरन्त लिखा जाना चाहिए। बही खाते इतने साफ होने चाहियें कि जब चाहे तब दिखलाये जा सकें। साफ बही-खातेवालोंको सरकारकी ओरसे भी उसकी प्रामाणिकताके कारण सहायता मिलती है। यदि उसे नुकसान हो तो सरकार उसे फिर उद्योग करनेकी सलाह देती है और लेनदारोंकी ओरसे त्रास न होने देनेका सर्टिफिकेट देती है। इसके विपरीत जिसका हिसाब ठीक नहीं होता उसे सजा देती है।

अतएव सबसे पहले, व्यापारीको हिसाब साफ रखना चाहिए। वह ऐसा होना चाहिए कि जिसे देखकर सब ठीक तौरपर समझ लें, उसमें किसीको सन्देह न रहे। खोटा हिसाब रखना महापातक है।

व्यापारी अपने मालकी खूब क़ीमत वसूल करना चाहे, यह स्वाभाविक है। परन्तु खराब मालको ठीक बतलाना सर्वथा अप्रामाणिकता है। अपना माल ग्राहकको दिखला देनेके बाद उसकी परखमें ग्राहक भूल करे तो इसमें व्यापारीका दोष नहीं है। प्रायः माल और क़ीमतमें ही अप्रामाणिकता होती है। व्यापारीको चाहिए कि माल दिखलाकर कहे कि अच्छी तरह देख लीजिए यह माल है और दिखानेके बाद वैसा ही माल ठहराई हुई क़ीमतपर पूरा पूरा दे दे। इसीमें प्रामाणिकता है। भावमें जो ठहरे सो ठीक। परन्तु माप-तौल और मालमें फेरफार नहीं होना चाहिए। इस तरह लाभ उठानेकी इच्छा करनेमें भी महापाप है—राजाका गुनाह है। व्यापारमें सचाई ही लाभदायक है। प्रामाणिक व्यापारी सचाईको नहीं छोड़ता—ऐसी चालाकियाँ नहीं करता।

संक्षेपमें यही कहना है कि जिसमें प्रामाणिकता नहीं है वह व्यापारी ही नहीं है। प्रामाणिक व्यापारीको सब चाहते हैं, उसकी कीर्ति फैल जाती है, बाजारमें उसकी आबरू होती है; अप्रामाणिककी नहीं। कम ज्यादा नफा होनेका आधार बाज़ारके रुख और समयपर निर्भर है। प्रामाणिक होना सबके हाथकी बात है। उसमें पूँजीकी जरूरत नहीं है। प्रामाणिकता हर कोई रख सकता है। व्यापारियोंको प्रारम्भसे ही इसका अभ्यास रखना चाहिए।

व्यापार-नीति।

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व्यापार कपटका रोज़गार है, व्यापार झूठ बोलनेका व्यवहार है, व्यापारमें झूठ साँच किये बिना गति ही नहीं है, इत्यादि बहुतसे लोगोंके मुँहसे सुन पड़ता है। व्यापार नीतिके सम्बन्धमें ऐसा भ्रष्ट लोक मत हो जाना बड़ी ही बुरी बात है—दुर्भाग्य है। अफसोस है कि बहुतसे व्यापारी ऐसा ही आचरण करते हैं। व्यापार-नीतिका स्वरूप विशेष शुद्ध और उदात्त होना चाहिए। व्यापारमें अनीतिको धिक्कार दिया जाना चाहिए। व्यापार बड़ा ही श्रेष्ठ, अत्यन्त महत्वका और अत्यन्त गहरा विषय है। इसमें नीतिकी ऐसी खराबी होनी ठीक नहीं। जिसमें नीतिका अपमान और अनीतिका महत्व हो, उस धन्धेकी फूटे बदामके भी बराबर कीमत नहीं है। ऐसे धन्धेसे दूर रहनेमें ही चतुराई है। जिस धन्धेपर देशके वैभवका और—

जातिकी सुख समृद्धिका आधार है उसके लिए यह कहना कि यह नीतिमय नहीं हो सकता, अनीतिसे ही चलता है—ठीक नहीं है।

व्यापार और नीति अलग अलग हैं, ऐसी कल्पना ही ठीक नहीं है। सच बोलना, प्रामाणिक और विश्वासपात्र रहना, नीतिसे बाहर होना नहीं कहा जा सकता। अपनी पूँजीसे लोगोंका भरण पोषण करनेकी व्यवस्था करना क्या अनीति है? लोगोंकी आवश्यकताका जितना हो सके, कम भावपर पूरा करना क्या अन्याय है? अपने प्राणोंसे भी प्यारे पैसेको जोखिममें डालनेकी प्रवृत्तिका हेतु दुष्ट नहीं हो सकता। अतएव व्यापारको अनीतिमय कहना अन्याय है। जगतमें होती हुई उथल पुथलको ध्यानमें रखकर सस्ते माल को खरीदना और अपनी मेहनत और पूँजीका बदला लेकर बेचनेका व्यवसाय करना लुचपन नहीं है। सच्चा व्यापारी खोटी बात नहीं कहता। जिस बातके कहनेमें उसे नुकसान हो, ऐसी बात यदि वह नहीं कहता तो कुछ बुराई नहीं है। अपनी मेहनत, अपना खर्च, जोखिममें उतरनेका बदला, व्यापारीका नफा मजदूरोंकी मजदूरी ये सब मिलकर वस्तु की कीमत होती है। अमुक काम मुफ्तमें हो जाय या थोड़ेमें हो जाय ऐसी इच्छा अप्रामाणिक मनुष्योंकी होती है। इसी तरह वाजिबसे ज्यादा नफेकी इच्छा करना भी अप्रामाणिकता है। व्यापारमें स्पर्धा होती है। स्पर्धासे नफेमें कमी पड़ती है। माल उधार देनेसे उसपर नफा बढ़ाना पड़ता है। उधारकी परिपाटीसे व्यापारी अप्रामाणिक हो जाता है। यह अप्रामाणिकताके साधनोंमें एक साधन है। व्यापारमें नफा मजदूरी है। मजदूरी कम या ज्यादा लेना प्रामाणिकता-

का कारण हो सकता है, परन्तु मजदूरी माँगनेमें अनीति नहीं हो सकती। अपने खोटे मालको सौगन्द खा-खाकर अच्छा बतलाना, माल दिखलाना एक, भाव करना दूसरेका और देना तीसरा ही—यह व्यापार नहीं है—धोखेबाजी है—लुच्चाई है। अगर कोई व्यापारी इस तरहका काम करता है तो यह दोष उसका ही है—धन्धेका नहीं। मालको परख कर लेना यह धन्धेमें पहली खबरदारी है। इसमें भूल करना अपनी गलती है। इसका ऐब दूसरोंपर लगाना ठीक नहीं—असभ्यता है। ऐसा हो, तो भी व्यापारमें नीतिकी आवश्यकता है, अनीति इष्ट है ही नहीं। यहाँपर यह कहना भी ठीक है कि जो व्यापारी नीतिकी मर्यादाका उल्लंघन न करे वही सच्चा व्यापारी है। व्यापारकी क्या नीति है, इसके विषयमें यहाँपर सूत्ररूपसे कुछ लिखते हैं।

१ व्यापारीको सत्य ही कहना चाहिए, जहाँपर सत्य कहना इष्ट न हो वहाँपर चुप रहना चाहिए; परन्तु झूठ न बोलना चाहिए।

२ अपना हेतु दूसरोंको न मालूम होने देना पाप नहीं है, अपना अनुभव न कहनेमें अन्याय नहीं है, परन्तु कहनेके बहाने झूठ कहना पाप है।

३ अपने वचन पालना चाहिए, न पालना पाप है।

४ करार पालना चाहिए। पालना अशक्य हो तो पहलेसे सूचना दे माफी माँगनी चाहिए। अपने ही कुसूरसे बाधाएँ न आई हों तो वे भी प्रकट करनी चाहिए।

५ लोगोंका विश्वास अपने परसे उठ जाय, ऐसा कोई काम न करना चाहिए। विश्वासघात करना महापाप है। अपनी ऐसी इच्छा न हो, वास्तविक भूल न हो, और

में उतरना पड़ता है। दूसरोंकी साख पर रुपया देना पड़ता है। नैसर्गिक उथल-पुथलके आधारपर सर्वांशमें रहनेवाला धन्धा व्यापार है। इसमें दिनरात चिन्ता रहती है। चिन्ता भयङ्कर न हो पड़े, असह्य न हो जाय इसके लिए आवश्यक है कि धर्मपर पूर्ण श्रद्धा रक्खी जाय। धर्मकी श्रद्धा ऐसी वस्तु है जिससे कि चिन्ता, उद्वेग, भय आदि सबका नाश हो जाता है। जिसकी धर्म पर श्रद्धा नहीं, उसे व्यापार जैसे चिन्ताभरे काममें न पड़ना चाहिए। जिसकी धर्मपर श्रद्धा नहीं है उसे व्यापारमें समृद्धि नहीं मिल सकती, उसे व्यापारमें सुख भी नहीं होता। व्यापारमें बड़ी हिम्मत चाहिए—मनुष्यों पर विश्वास चाहिए। जिसका विश्वास धर्म पर नहीं, वह कैसे विश्वासी हो सकता है। व्यापार अनेक व्यक्तियोंकी प्रामाणिकताका परिणाम है। धर्मसे प्रामाणिकता आती है। व्यापारियोंको धर्मस्नेही होना चाहिए, प्रतिदिन परमेश्वरकी स्तुति करनी चाहिए, अपने चित्त और चरित्रको उच्च बनाना चाहिए। दुनियाको दिखानेके लिए नहीं, किन्तु अपनी उच्चताके लिए—आन्तरिक शुद्धिके लिए धर्मका पालन करना चाहिए। इस धर्मश्रद्धासे व्यापारी निराकुलतापूर्वक अपने धन्धेको अच्छी तरह कर सकेगा और आत्मकल्याणके साथ लोककल्याण भी कर सकेगा।

प्रकीर्णक पुस्तकमाला ।

सीरीज के सिवाय हमारे यहाँसे नीचे लिखी हुई फुटकर पुस्तकें भी प्रकाशित हुई हैं ।

अस्तोदय और स्वावलम्बन	।=)	लन्दनके पत्र	≡)
कनक रेखा	।।।)	दुग्ध चिकित्सा	=)
युवाओंको उपदेश	।।-)	देवदूत	।=)
भारत रमणी	।।।=)	भ्रमण भारत	=)
बच्चोंके सुधारनेके उपाय	।।)	अञ्जनापवनजय	=)।।
कोलम्बस	।।।)	भाग्यचक्र	-)
प्राकृतिक चिकित्सा	।=)	विद्यार्थीके जीवनका उद्देश्य	-)
कर्नल सुरेश विश्वास	।।)	पिताके उपदेश	=)
व्यापार शिक्षा	।।-)	अच्छी आदतें डालने की शिक्षा	=)।।
शान्ति वैभव	।-)	दिया तले अन्धेरा	-)।।
मणिभद्र	।।=)	सदाचारी बालक	=)
हिन्दी जैन साहित्यका इतिहास	।=)	बूढ़ेका ब्याह	।=)
ब्याही बहू	।)।।	सुगम चिकित्सा	=)
योग चिकित्सा	=)	भारतके प्राचीन राजवंश	३)
विधवा कर्तव्य	।।)	सुखदास	।।=)
पाषाणी	।।।)		
सिंहल विजय	१=)	मनुष्यजीवन निर्वाह	१)

नोट—उपर्युक्त पुस्तकोंकी जो कीमत लिखी गई है वह सादी बाइंडिंगकी है । ये पुस्तकें जिल्ददार भी हैं जिनकी कीमत ।=) या ।) ज्यादा है । जिन्हें जिल्ददार पुस्तकें मँगाना हो उन्हें स्पष्ट लिखना चाहिये ।

हमारे यहाँ बाहरकी भी उत्तमोत्तम पुस्तकें मौजूद रहती हैं । बड़ा सूचीपत्र मँगाकर देखिये ।

मैनेजर—हिन्दी ग्रन्थ-रत्नाकर कार्यालय,
हीराबाग, पो० गिरगाँव बम्बई